Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 17, 1921

Number 1978

DEEP CALLETH UNTO DEEP

Let me live just East of the wide, wide West
With the Western breadth of mind;
Let me tackle the tasks of life with zest
And work high pressure; yet learn to rest
When resting-time I find!

Let me live just West of the deep, deep East
With the Eastern depth of Soul
Let me ruffle less to the fuming yeast
Of the latest fad or the newest priest;
Yet fail not of the Goal!

Let me live in the West with the soul of the East In the East with the mind of the West.

Let the past and present and future be As wisdom and strength and hope to me Let me learn from each its best!

For the West alone and the East alone
In their half-truths grope and fall
But we wait the day when with hearts as one
We shall brothers be through the Holy Son
Of the Father of us all!

W. M. Vories.

YEAST-A MIGHTY SELLER!

For a going article, don't overlook the big possibilities of

FLEISCHMANN'S YEAST

You can no more check the demand for the familiar little tinfoil cake than you can stem the mighty power of Niagara's onrushing waters.

A gigantic sales-plan has been set in motion. Yeast-for-Health advertisements appearing in the magazines this year, if placed end to end, would reach almost around the world.

> Talk with the Fleischmann salesman and learn how you can cash in on your share of the profits.

THE FLEISCHMANN COMPANY

Fleischmann's Yeast

Fleischmann's Service

HOT WEATHER CANDY

We have a large line made especially for the hot summer months.

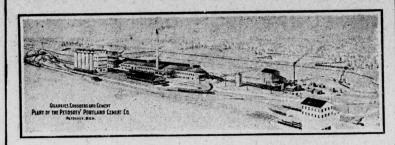
Also everything needed for the resort trade including

LOWNEY'S CHOCOLATES

5c and 10c bars.

SODA FOUNTAIN SUPPLIES

Putnam Factory, National Candy Co., Inc., Grand Rapids



Petoskey Portland Cement

A Light Color Cement

Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan



Protect Your Profits

To succeed against real competition you must make a real profit on everything you sell. If you confine your Sugar business to

Franklin Package Sugars

you earn the profit you lose on bulk sugar, through the saving in

Overweight
Bags and Twine
Labor and Breakage

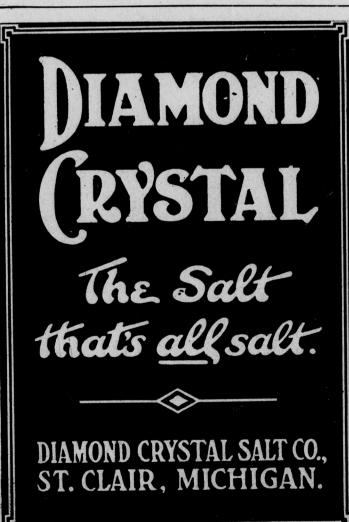
The Franklin Sugar Refining Company

"A Franklin Cane Sugar for every use

Granulated, Dainty Lumps, Powdered, Confectioners, Brown, Golden Syrup



SUGAR





Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 17, 1921

Number 1978

MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.
Published Weekly by

TRADESMAN COMPANY.
Grand Rapids.
E. A. STOWE, Editor.

Subscription Price. Three dollars per year, if paid strictly our dollars per year, if not paid in

advance.
Canadian subscriptions, \$4.04 per year,
payable invariably in advance.
Sample copies 10 cents each.
Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old, 50 cents.

Entered at the Postoffice of Grand Rapids under Act of March 3, 1879.

THE EMPLOYER'S FUNCTION

It is frequently stated now that the rehabilitation of purchasing power is the thing most essential for the full recovery of business, and that this can be brought about only by the speeding up of production the world over. This seems to be almost axiomatic. Yet the solution is not so simple as it may at first appear. A question has been raised, for example, as to the feasibility of more intensive production when there are already great stocks of goods that can find no market for the simple reason that people are not able to buy them. With a crop of more than 3,000,000,000 bushels of corn last year and another crop nearly as large now maturing, with enough wool stored in warehouses throughout the world to clothe the population for the next two years without shearing another sheep, with a carry-over of cotton amounting to more than 9,000,000 bales, with hides almost a drug on the market, a large portion of the population of Europe is going hungry, poorly clad, and unshod. It seems that more is needed than a mere speeding up of the processes of production Something that looks suspiciously like another of those "vicious circles" that have plagued the world so sorely in recent times appears to have developed. There is overproduction in some lines because there is underconsumption; there is underconsumption because of lack of purchasing power; there is lack of purchasing power because of unemployment; and there is unemployment because there is overproduction. Thus the vicious circle is complete. In the language of the man of the street, what is the answer?

It seems that better distribution of goods is needed as well as more intensive production. It may be argued, however, that if Europe were to settle down to work in earnest the distribution of surplus materials would quickly take care of itself. The buying power of labor would then increase, there would be more demand for goods, unemployment would be

diminished, and the vicious circle would gradually be transformed into one that was beneficient. What is needed is something to start the movement. It is evident that the initiative does not lie with labor. It shows more willingness to increase its output now than it has for many a day, and on the whole it has cheerfully accepted its share of the losses incident to readjustment. The initiative lies with the capitalist employer. The modern industrial system imposes upon him the function of making constant advances of funds to labor. In a shoe factory, for example, the workmen are paid for making a pair of shoes a long time before the shoes are in a salable form; in fact, they get their remuneration whether the shoes are sold or not. Obviously, the employer can make such advances to his employes only if he has a previously accumulated capital fund at his disposal. It is at this point that we find the great obstacle to the world's industrial recuperation to-day. Four years of war have fearfully depleted this fund of liquid capital, and the employer class in Europe are no longer in a position to make these advances in normal volume to The result is stagnation and labor. diminished buying power abroad, with the familiar condition of surplus materials and frozen credits here at

Definition of a Gentleman.

A man who is clean both outside and inside, who neither looks up to the rich nor down to the poor; who can lose without squealing and win without boasting, who is considerate to women, children and old people, who is too brave to lie, too generous to cheat, and who takes his share of the world and lets others have theirs.

One of the essential elements of a successful business is a small expense account. In this respect the small town store has a big advantage over the big town and the city store. During the war when gross profits were large and easily obtained, merchants grew careless about their expense accounts, but now that conditions have changed, the expense account must be adjusted if a reasonable net profit is to be obtained. The merchant who, by reason of his low expense, is able to offer his merchandise to the public at the lowest prices is in a position to gain public favor. Every merchant should examine each item of his account carefully to see that his whole account does not exceed the proper average. In towns having less than 2,500 inhabitants the cost of doing business averages 18 per cent. of sales; in towns of 2,500 to 10,000 it averages 21 per cent.; in cities of 10,000 to 50,-000 it averages 23 per cent.; in cities of more than 50,000 it averages 25

General Conditions in Wheat and Flour.

Written for the Tradesman.

Lack of export buying within the past week or ten days, coupled with continued heavy receipts of wheat, has prevented any advance in wheat and flour. Good demand from domestic buyers, on the other hand, has prevented a decline. Markets have held very even. It seems to be the general impression of the trade that some dip in prices may be looked for as soon as the new spring wheat crop comes on to the market in good volume, but all are practically agreed that both wheat and flour will be selling for more money the first of the year than they are bringing at pres-

As has been heretofore stated, the Government crop reports on wheat are bullish. Reports on threshing returns from various sections are also bullish. Wheat is not turning out as heavily as it was expected to yield.

With conditions normal, undoubtedly the price on both wheat and flour would advance materially, but the business man has not forgotten last year's experience, and is buying for immediate requirements in the majority of cases. This is a healthy condition, and should mean good business on both wheat and flour through most of the crop year.

In pursuing a policy of conservatism with reference to purchasing, the purchase price is not being forced up by an excessive demand. Neither is the purchaser placing himself in a precarious condition through the possibility of some unusual development in the market resulting in lower values.

On the whole, however, it is believed that both wheat and flour are in the soundest position they have been for a year and a half. The price asked at the present time is certainly warranted, not only on wheat and flour but on mill feed, corn, oats, live stock, etc., in fact, on everything the farmer produces. As a matter of fact, farm products are too low in price, if anything,

Of course, this condition is not an absolute insurance against still lower values. Business panics, lack of buying power on the part of the public, tight money, ultra-conservatism, etc., are all factors that tend to keep values down. On the other hand, more optimism in business, return to something like normal conditions, improvement in foreign exchange rates, all tend toward higher prices. In other words, the law of supply and demand is still operative. The size of the crop is not so important as the demand for the crop. If we had only one hundred million bushels of wheat and nobody wanted it, the price would be low. On the other hand, if we had a billion bushels and everybody wanted it, the price would probably be high.

Fundamentally, however, both wheat and flour are in a strong position, and the general tendency of prices, after the heavy movement is over, should be upward. There certainly does not appear to be any particular risk involved in buying either wheat or flour at present values. Although there may be some dip in the price between now and the first of October, the decline is not likely to be big, if any develops at all. On the other hand, prices should firm up in the near future, within sixty or ninety days, as Europe must have wheat and flour, and our short crop and light stocks of flour are bound to make themselves felt sooner or later.

Lloyd E. Smith.

Harrison Parker "In Bad" All Around.

Harrison Parker has had his full share of back-sets during the past

Aug. 11 Judge Landis issued a peremptory injunction against Harrison Parker, W. A. Hawkinson and John Coe, heads of the Co-Operative Stores of America, ordering them to stop the sale of stock in the organization, on the ground that entire propaganda is fraudulent.

The same day numerous shareholders in Parker's chimerical scheme anpeared in court by petition and asked that a receiver be appointed for the remaining assets of the organization. The petitioners asserted that Parker was drawing a salary of \$500 per week: that the stores were running behind \$40 per day apiece; and that dividends were being paid out of the proceeds of sales of stock to fresh victims, instead of out of the profits.

Parker now stands accused of nearly every offense in the calendar of offenses and actually appears to derive much satisfaction from the notoriety he enjoys as the result of his erratic and gigantic maneuvers. He gives court edicts and judicial injunctions little concern, because he claims to be "above the law," as he expresses it, owing to his being organized as a common law trust, which gives him and his two crafty associates sole authority to juggle in any way they see fit the millions which are poured into their coffers. So long as the "deer peepul" fall for such swindlers, just so long will there be men who will be willing to pose as philanthropists under the guise of "co-operation."

The man alone on a desert isle can have independence, he can have his way, equal rights, fair play, justice, but the chances are he will quarrel with himself before a week has passed.

It is said that new 1921 evaporated apples have opened in New York State at 15c per pound. All 1920 evaporated apples have been sold.

August 17, 1921

Grocery Business Investigator Finds Too Many Small Stores.

The retail grocery business has at last been investigated, both from the standpoint of efficiency and profiteering. The investigator was the University of Madison, which has embodied its report in a bulletin on What the Retailer Does With the Consumer's Dollar. The university finds that there are too many grocery stores, which makes expense high and service largely inefficient. It recommends the elimination of some and the combination of others.

A copy of the university bulletin is before us. It is too long to reproduce in full, but the following extracts will be interesting.

"Four-fifths of these 79 stores (63) each sold less than \$50,000 worth of food in 1919. Most of them are too small and inefficient to render the public the service which is desired at margins that would both please the public and give a profit to these storekeepers.

"Improvement in retailing requires that they either be consolidated or eliminated. This illustration emphasizes what free competition does in the middleman business. The weakness of competition apparently is not being overcome either by the initiative of the middlemen or by the so-called solutions of legislative action. The probability is that these wasteful conditions will not cease until the public is better informed and buys with economic judgment.

"The number of stores and their sales volume is even more striking. While the eight pigmy stores had to have wide margins to meet their excessive expenses, and even then did not make profits, the giant stores receiving the same prices or lower ones made profits. It is futile to expect improvement in retailing so long as conditions remain which keep these inefficient stores in business.

"The cost of labor is the largest single item of expense in retail food stores. During the period covered by the study it reresented from one-quarter to two-fifths of the total margin received by storekeeper, and took from 4.1 cents to 6.8 cents out of each dollar paid by consumers. The larger stores have higher labor expense. This, however, is due to the fact that large stores pay for all their help, while most of the small stores exploit members of the storekeeper's family by utilizing their time without paying for it

"The second most important retail food store expense is that of a delivery system. It required from one-eighth to almost one-fifth of the margins obtained by retailers and represented from 2.2 cents to 2.5 cents out of each dollar paid by consumers to stores operating delivery systems. The facts, however, indicate that it costs no more for large stores to deliver their products than it does for small stores. Delivery costs were about constant per dollar of sales for all sizes of stores. A large proportion of the small stores, however, do not maintain delivery systems because the expense cannot be met."

"Approximately one-eighth to onefifth of the margin received by the re-

tailers was spent for the rent of the building and any additional warehouse facilities utilized by the retail enterprise. Rent took from 1.2 cents to 3.5 cents out of each dollar paid by consumers. Small stores had relatively much higher rent expense per dollar of sales than large stores.

"The three principle expenses—labor, delivery and rent—consumed from one-half to three-fourths of the retailer's margin. The remaining large number of small expenses amounted to from 1.7 cents to 6.7 cents out of each dollar paid by consumers. These costs cover such items as paper bags, wrapping paper, string, order books, stationery, depreciation, advertising, interest paid on borrowed money, losses through bad accounts and various other expenses. In the larger stores these expenses were kept lower than in small stores.

"The food retailers of Madison during 1919 received total margins which varied from 12.2 cents to 18.2 cents out of each dollar paid by consumers. Their operating expenses took from 8.8 cents to 14.5 cents, while balance ranged from 2.2 cents to 6.2 cents per dollar of sales. Since these balances averaged only \$2,234 for the year and this was the only source of earnings with which to pay the storekeeper or manager, his wages or salary and to provide profits, it cannot be said that Madison food retailers are profiteers."

Suppressing Facts In Government Publications.

Speaking of the efforts of the dairy interests to suppress food products that afford them annoying competition, but which are refectly wholesome, a recent reference in the "Produce Review" raises the question of just how far Governmental documents are twisted, molded and suppressed in the interests of the dairy crowd and whether such a policy is fair to the public at large.

It appears that in a recent Washington letter an article was quoted from the Bureau of Markets "Market Reporter" commenting on the decision of the Canadian authorities to admit oleomargarine into Canada as a result of the success of wartime experiments and containing the quotation that "during the time it (oleomargarine) had been sold in Canada it had proved to be a boon to a large number of people."

This phrase raised the ire of Secretary Loomis of the National Dairy Union, who complained to the newly appointed chief of the Bureau of Markets, and who is quoted as re-I lying to him in an apologetic vein that the article was based on a report from the American consul at Kingston, Ontario, "and was printed as a matter of interest in connection with food products. How this paragraph happened to be reproduced in the "Market Reporter" is a question for which I have not been able to find an answer. The sentence is argumentative in tone, and certain should not have found a place in the 'Reporter.'

Fair-minded people in the grocery' trade will only comment on it to the effect of asking "why not?"

Overbuying and Sales Policies.

The movement of the American Specialty Manufacturers' Association to promote more intelligent methods of storing cereals in the warehouses to prevent deterioration and spoilage is distinctly a step in the interest of public economy. Numerous instances are coming out where jobbers have undertaken to carry too large stocks of perishable goods in order to get low prices, only to be faced later with spoilage and the necessity for returning them to the manufacturer with claims for refund.

This policy suggests another recourse which many manufacturers have never adopted, but which in one or two notable instances proved what the sales policy can do by way of preventing spoiled goods. One of the best known manufacturers of cereals in the country has always maintained a one-price policy in any and all quantities, not only to help maintain prices by keeping all buyers on the same cost basis, but also to destroy the incentive for buying large quantities which might deteriorate before the goods pass to the retailer and consumer.

It might not be a bad idea for other manufacturers to adopt a similar policy. The naming of a quantity price is on its very face an incentive to a large purchase, but in a perishable product large purchases inevitably conduce to overloading, which in turn begets one or two things, either spoiled goods or a sacrifice price to get rid of them. But not many manufacturers seem to have discovered this

highly important relation between the sales policy and maintaining the quality of foodstuffs.

The high freight rates are beginning to be borne in seriously upon food products, and the burden upon them is far more than railroad men or anybody else had originally anticipated.

Not only has it already brought about water transortation from the Pacific Coast to Eastern points but it has actually interfered with the sale of products, according to advices from the packing industry.

For instance, a wooden case of No. 2½ California peaches worth \$4 in San Francisco has 75c added to it for carrying to Chicago, or, as one observer puts it, one out of every five and one-half cases has to go for freight. A case of Maine corn worth \$2.50 in Portland has 77c added to its price in San Francisco, or one case in every three and one-half for freight.

When these burdens are interpreted down to the individual can the consumer finds that with many roducts the high cost of living has been enhanced in a way which was invisible and which is likely to end in a material decrease in consumption. In the case of some fruits sold upon a spot market it has become a very serious question, even though one may not deny that railroad revenue ought to be increased. In fact, the situation is likely to result in decreasing their revenues.

Some merchants clean a show case once in so often. Others clean when the show case needs it, even if twice as often.

The Nation Depends Upon the Grocers

to distribute food supplies to the people. They met the supreme test during the war and they will be equal to the demands of peace. Money spent in creating a demand for

Shredded Wheat Biscuit

is wasted unless we have the prompt and efficient cooperation of all distributors. It is the nation's greatest health food, is 100 per cent. whole wheat and an economical substitute for meat and eggs. Our plans for 1921 call for extensive, far-reaching advertising. The new factory will enable us to meet the full demand for Shredded Wheat. We solicit your friendly co-operation.

MADE ONLY BY

The Shredded Wheat Company, Niagara Falls, N. Y.



Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 16—Paul Muray, who conducted the Murray Hotel, ray, who conducted the Murray Hotel, at Otsego, for five years, has arranged to open a restaurant at Plainwell. It will be located on Bridge street, adjoining the hotel. The so-called dining room in the hotel will be discontinued. This is the best news which has come out of Plainwell for some time, because the service rendered by the hotel was about the worst to be found anywhere in Michigan. No one found anywhere in Michigan. No one with discriminating taste was likely to venture into the fly chamber a second time.

H. W. Spindler, President of the Michigan Hardware Co., left Tuesday for a fortnight's vacation, which will be divided between the Upper and Lower Peninsulas. He will travel by auto and be accompanied by his wife and his two sons.

Clarence J. Farley and Cady S. Simpkins, of the Grand Rapids Dry Goods Co., are in New York City this week, purchasing goods for the fall and writer trade. and winter trade.

Arthur Douglas writes as follows: "It has been recently announced in the metropolitan papers that the hothe metropolitan papers that the hotels are unable to cut room prices on account of prohibtion. To one who is continually traveling this a ridiculous statement. The hotels never before have had such patronage. Moreover, traveling men and business concerns are now bringing pressure for a reduction in the hotel fare. This is done because it is known that these public hostelries are in the same class. public hostelries are in the same class of profiteers with the ice cream soda venders. The hotels cannot make prohibition the scapegoat of their profiteering."

Presidents come and Presidents go, but Washington and Lincoln alone have enduring fame at home and abroad. As time passes they loom higher and higher on the horizon,

while all the others sink to the com-

Months and the others sink to the common level of distinction.

A shoe traveler sends in the following: "I'll not take orders from anybody," shouted Hed Stronger, as he of the stronger, as he of the stronger in the stronger. body," shouted Hed Stronger, as he left his country home and sallied forth to make his fortune in the Big City. To be an independent man, not to take orders from anyone, and to be a success in the business field was his ambition. When he arrived in the city he obtained a position as traveling salesman for a big firm and after three months on the road he was fired for just that reason—he had not taken orders from anyone.

Hartford, Conn., with insurance premium income of one million dolinsurance lars a day, feels no shortage in funds, of which there is an abundance for all the business needs of what must be a happy city.

A Boston salesman, whose line is shoe trees, has never met a competitor the road in fifty-two years of

Anybody can tie a knot, but perhaps the great majority of men know but three kinds, the hard knot, the slip knot, and the bow knot—the kinds used in securing a package, fastening a neck scarf, and tying shoe laces. It comes as a surprise to learn that there are seventy-five different kinds of seventy-five different kinds of s. About a dozen different kinds are commonly made by sailors, but we imagine fully two-thirds of the entire list are of little value even to those whose trade requires the greatest va-

Men who win wealth by long years Men who will wealth by long years of close attention to business do not become slaves to their money, as so many think. They become slaves of habit, either with or without money. It is better to be a slave to industry and thrift than to indolence and property.

poverty. It is reassuring to learn that the National Hairdressers'Association has decreed that the ears of women shall

once again come into the open, and once again come into the open, and no longer be hidden under wads of hair. A woman's ears, like a man's, may be unsightly. Hidden, they are not considered. In full view, like the nose or the chin, they may make or mar a picture. If the hairdressers have their way, Miss and Madame must face the world with ears visible and subject to criticism. These whose and subject to criticism. Those whose ears are comely will be quickest to discard the hair camouflage. We reserve comment on those who continue to veil them.

Herewith is reproduced the copy of a letter distributed among salesmen by a manufacturer of food products: "Irrespective of correspondence schools and the volumes and volumes and volumes are supported to the schools are supported to the school are school are school are supported to the school are school are supported to the school are umes and volumes that have been written on salesmanship, after every-thing is said and done and it is all boiled down to hard facts, salesman-ship consists of not to exceed three qualifications—honesty, industry and imagination. It is never necessary for anyone to be honest with his employer, his associates or anyone with whom he may be doing business. only one person in the world with whom it is necessary for any man to be absolutely honest and that person is himself. If you are honest with yourself it is impossible to be otherwise with anyone else. Honesty does not merely consist in the handling of money or articles of value; it means rendering unto each person that which in your inmost consciousness you be-lieve is his due. Honesty of effort honesty of purpose, honesty of effort, honesty of purpose, honesty of application means a whole lot more than merely the same quality in the handling of a medium of exchange. In your particular case it means a full day's work every working day and a full amount of effort with each customer that you call on to see that your lines are truly represented rather than truly misrepresented as is true in so many cases. It furthermore means spending

the expense money you may have in your possession so that it will bring back the greatest return possible for its expenditure. This is one case where honesty is its own reward, because every salesman's expense account to practice by whom employed. count, no matter by whom employed, is a part of his salary and has to be justified in return just as his salary does. The larger his expense account the smaller his salary and the smaller his expense account the larger

his salary."
F. M. Koons, representing F. A Wurzburg & Son, manufacturers of Wurzburg needlecraft novelties in this city, recently displayed his new Fall line at the Palmer House for the benefit of Chicago buyers, as well as those in the surrounding country who were in the market. The line is rightfully named "Needlecraft Novelties," for it abounds in new and orignal ideas which are particularly interesting.

which are particularly interesting. Charley Kinsey, the Caledonia merchant states that a farmer customer of his named Dodge, living West of Caledonia, will have 2,000 bushels of Northern Spy apples this year and that he has received a cash offer of \$4,000 for the fruit alone, the proposed purchaser assuming all the expense of packing and shipping the pense of packing and shipping the

The Blake general store, at Middle-ville, will be in the market for an all-round clerk Sept. 15, when the pres-ent clerk leaves to resume his studies at Ann Arbor. Business has been very at Ann Arbor. Business has been very quiet at Middleville for some weeks, owing to the suspension of operations at the knitting mill.

Try to curb your optimism in buying and overcome your pessimism. Buy according to judgment and common sense instead of by emotion.

Too many of us go about tinkering with the times instead of mending the



Barney Langeler has worked in this institution continu-ously for over forty-eight years.

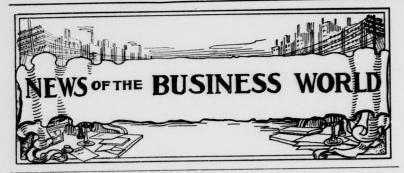
Barney says—

"Business is better and I think most of the wide-awake merchants have sold their surplus stocks and are ready to buy. Anyway, By Golly! our business last week was the best business we have had for a good many months."

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS



Movement of Merchants.

Imlay City—Kempf Bros, succeed Charles Kempf in the shoe business.

Muskegon—The Daniels Book Shop has changed its name to the Daniels Co.

Iron Mountain—Butler & Holmes have engaged in the wholesale lumber business.

St. Johns-Henry H. Colby succeeds George W. Marriott in the grocery business.

Detroit—The Wholesale Lumber Co. has engaged in the wholesale lumber business.

Holland—The Weller Nurseries Co. has increased its capital stock from \$20,000 to \$30,000.

Birmingham—The Flexotile Products Co. has increased its capital stock from \$20,000 to \$50,000.

Sault Ste. Marie—Leon Winkelman has engaged in the women's ready-towear and furnishings business.

Ottawa Beach—The 1921 convention of the Michigan Electric Light Association opened here Aug. 15.

Cheboygan—Peter Bilitzke, pioneer merchant tailor, is dead, aged 54. He came here from Germany in 1888.

Alma—E. D. Hughes has sold his grocery stock and store fixtures to C. T. Witter, who has taken possession.

Monroe—Merchants and farmers of this county have organized a community market and capitalized at \$25,-000

Sand Lake—The Exchange State Bank of Sand Lake has been organized with an authorized capital of \$25,000.

Sault Ste. Marie—The Soo Co-Operative Mercantile Association has increased its capital stock from \$20,-000 to \$50,000.

Lansing—Harry Applegate is manager of the Shoe Market, which recently opened for business at 109 East Michigan avenue.

Detroit—The R. H. Fyfe Co. store is now offering a 20 per cent. reduction on all shoes. This is a genuine cut and is made semi-annually.

Detroit—DeJulius Bros. have removed their stock of boots, shoes and shoe furnishings to Royal Oak where they will continue the business.

Owosso — The Central Plumbers Supply Co., incorporated at \$25,000, has opened its doors in the Stafford building on South Washington street.

Detroit—Snell & Co. have merged their business into a stock company under the style of the Snell Shoe Co. with an authorized capital stock of \$32,000.

Middleton—Ross Miller has sold a half interest in his grocery stock to Louis A. Nolan and the business will be continued under the style of Miller & Nolan,

Detroit—The Automotive Transportation Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Port Austin—Charles Herbst of Port Huron has purchased the Yaroch store building next to the postoffice and will open a pool room as soon as the place has been remodeled.

Alma—A. W. Cross has moved to this place from Saginaw and opened a shop in the Republic garage building in which he will manufacture automobile tops, curtains and cushions.

Hawkins—H. A. Smith has sold his stock of general merchandise to Albert Mabosny and Steve Michalski, who have formed a copartnership and will continue the business at the same location.

Cheboygan—The stockholders of the Cheboygan Co-operative Market Association have voted to continue the organization another year in spite of a decrease in business this year over last

Detroit—Frank & Seder, Detroit's newest department store, which has had a number of sales in its shoe department, will enlarge this department as soon as the adjoining new buildings are completed.

Negaunee—The second floor of the Fair store building is being remodeled and enlarged to accommodate the millinery department to be conducted by Mrs. Rose Villeneuve and the women's ready-to-wear department.

Marquette—Mayers Art Shop, Third street, will be remodeled to include the adjoining store and a complete stock of paints, oils, wall paper, etc., added. The store will be finished and the stock installed by Sept. 1, it is estimated.

Charlotte—Waddell & Boyer have secured the old Williams house property for a location for their meat market and that building has been completely remodeled for their use, the former offices and parlors torn out and put in first class condition.

Detroit—Thos. J. Jackson, President of the Michigan shoe retailers, who recently opened his men's shop on Washington boulevard, is enthusiastic over his large summer business at his women's shop on Adams East, where he has featured the Cantilever shoe.

Eaton Rapids—Contract has been let for remodeling the Vaughan block into a modern banking building for the Michigan State Bank. The front will be of Bedford stone, the interior finished in marble and mahogany; and a burglar proof vault will be constructed.

Cheboygan—Moses DeGowin, veteran grocer, will retire. He has sold his business block to Adelor Lafreniere, who will conduct a used furni-

ture store. Lafreniere retires as manager of the Delmont Hotel on Main street, having sold the hotel to William Beauchamp.

Detroit—The McBryde Boot Shop (V. V. McBryde) in the David Whitney building, has completed alterations in the women's department and now has one of the most pleasing and convenient parlors in the Middle West. Mr. McBryde is featuring Garside shoes for women and Nettleton shoes for men.

Marquette—Orill and Harry Morris under the firm name of Morris Brothers, opened a grocery store at 119 Champion street Saturday. Both men will devote their entire time to the enterprise, and will handle a complete line of staple and fancy groceries. A truck delivery service will be installed, with trips at regular intervals covering every part of the city.

Keely—Officers have been unable to obtain any trace of the robbers who looted the Breedsville postoffice Sunday night, and rifled the till in the grocery of Nathan Simpson, former warden of Jackson State prison, at this place. The burglars escaped with a little over \$100 worth of stamps and currency at the postoffice. The exact value of the loot at the Simpson store is unknown.

Iron Mountain—Godfrey von Platen of Grand Rapids and M. J. Fox of Iron Mountain, President of the Upper Peninsula Development Bureau, have donated two 40 acre tracts in the name of the von Platen-Fox Lumber Co. to be used exclusively for State park purposes. The land is along the Cloverland trail, and the parks will be known as the von Platen park and the Fox park.

Port Huron—The Chamber of Commerce has outlined plans for betterment of fire fighting conditions in the city which include fire pumps on ferry boats, booster fire pumps for North Port Huron, and a license law to protect buildings from defective wiring. A survey of the city is now being made by fire underwriters and it has been announced that city will have its rate reduced as a result of added fire fighting equipment.

Manufacturing Matters.

Saginaw—Germain Brothers Co. have increased their capital from \$425,000 to \$565,000.

Detroit—The Aitken-Tremain Electric & Machine Co., 1936 East Larned street, has increased its capital stock from \$5,000 to \$16,000.

Menominee—The D. G. Bothwell Lumber & Cedar Co. is succeeded by the Menominee Lumber & Cedar Co., incorporated; capital, \$50,000.

Petoskey—The Petoskey Portland Cement Co. produced 62,500 barrels of cement during July, exceeding the normal output by 2,500 barrels.

Detroit—The Seros Chili Co. has been incorporated to manufacture, sell, import and export Chili-Con-Carne and other food products, with an authorized capital stock of \$50,000, \$25,500 of which has been subscribed and \$13,000 paid in in cash.

Cheboygan—Michelin & Nau, proprietors of the Cheboygan Brass Works, are making extensive improvements to the old Cheboygan Metal

Products plant, which they recently purchased. The metal products plant recently went into the hands of a receiver

Detroit—The Sand Lime Products has been incorporated to manufacture and sell bricks and all sand lime products and by-products, with an authorized capital stock of \$50,000, of which amount \$37,820 has been subscribed, \$1,782 paid in in cash and \$11,000 in property.

Cheboygan—Millard D. Olds, who operated a sawmill at this place for many years, has purchased a large tract of timber in Jackson county, Oregon, and will start logging in 1923. His purchase, which includes the Pacific & Eastern railway, running from Medford to Butte Falls, comprises one of the most valuable and available tracts in the state. The tract consists of sixty million feet of Western pine, and fourteen million feet of Douglas fir, the purchase price was \$265,000 and logging operations are to be completed in 1930.

Packer Hides Hold Steady at 12 Cents

The packer market continues active. After the sales last week of about 75,-000 packer hides, this week opened with the sale of about 6,000 light packer cows at the steady price of 12 cents. There has been hardly a change in packer hide prices for several weeks and it is somewhat of a mystery to old traders that packers do not even try to get higher prices, although they are sold away ahead on the best hides of the year at prices that are lower than the younger hide men can remember. It is even hinted that if the packers have not sufficient confidence to ask more money, the buyers may make a determined effort to buy them for less money, although it is conceded that they are plenty low enough

There is a fair amount of activity in light country hides, but practically no demand for the heavy stock. Nearly all the brokers seem to have orders or good enquiry for extremes, and prices would possibly go up if the packers would only hold a stiff upper lip and ask more for their goods. There are several export enquiries for light hides and one large export order for heavy country hides at a very low price. The price of extremes holds at 10 to 12 cents, according to the lots.

Calfskins last sold at 20 cents for best skins. Some outside city resalted skins continue to sell at 18 to 19 cents, and some of the sales are reported as first salt goods, which is very misleading.

Several brokers and small dealers are looking for extra good lots of horse hides and are offering \$4 for extra good averages. One offer was made of \$4.10 and sales have been made at \$4, but dealers hesitate to sell the top grades at such low prices and keep the poor hides.

Sheepskins and shearlings remain unchanged.

Dried peaches have advanced half a cent a pound for 1921 production, but spot or 1920 output of dried peaches has not advanced.

Sometimes a woman's hair is golden—and occasionally it is plaited,

Essential Features of the Grocery Staples.

There is a strong buying pressure for prompt or immediate shipment of canned tomatoes from Indiana factories but no shipments of importance can be made before August 25 to Sept. 1, for though canning, of tomatoes began Monday or Tuesday of this week, canners will not stop canning operations to label, case and ship the goods at height of the run. Then, tomatoes after they go into the cans, must remain a few days until they become thoroughly cooled.

The new rates of freight which will go into effect from Pacific Coast points August 22, will release considerable shipments which are being held until those rates become effective. Assortments of all kinds of California, Washington and Oregon packed canned foods and dried fruits will start forward at that time. This will increase the Michigan assortment of canned and dried fruit about Sept. 10 to a very important extent.

Peas in No. 10 cans are very scarce, as buyers would not contract for them and canners would only pack that size in a limited way. About all which were packed in Wisconsin were either sold or have been sold since prices opened. Scarcely any are to be had now.

The output of canned cherries in California has been not over 30 per cent. as great as for 1920, and there was no carry-over.

The output of canned apricots was decreased by early frosts which killed the buds and made the crop exceedingly short. Then a large quantity of this fruit crop was sunburned by the very hot weather, making it unfit for canners' use.

Some California canners have temporarily withdrawn their quotations on canned peaches. The price of peaches paid growers by canners opened at \$35 per ton, but has now advanced to \$50 per ton, and sellers or growers are accepting even that price reluctantly.

California canned pears are yielding poorly as to quantity, although the quality is good and the output of the canners in this article will soon all be "sold up." Some choice and water pears are still to be had, but the offerings are small.

There are many opinions as to the quantity of canned tomatoes that will be packed in the United States in 1921, and it is hard to average opinion. The output of canned tomatoes in this country has been as follows, based on cases of 24 No. 3 cans:

1920	 11,368.000
1919	 10,809,660
1918	 15,882,372
1917	 15,076,074
1916	 13,142,000

This shows the average output to have been for a five year average 13,255,621. The carry-over is not large—in fact there is none in the West, a greatly reduced carry-over in the East, and California is unable to market her carry-over to advantage in competition with Eastern pack because of almost prohibitive freight rates. The consumption of canned

tomatoes in the United States normally is one million cases a month.

The estimate of the output of 1921 is about 50 per cent. of the average output, based on acreage, and that is to be reduced by 10 per cent. damage to the early planting. This, if well estimated, would give us an output for 1921 of about six million cases, or half the normal consumption of the United States. It looks as if all the output and all the carry-over will be more than needed and less than enough.

The dried fruit market continues active and buying is said to be heavier in both spots and futures than it has been for several months.

The California Apricot and Prune Growers' Association has withdrawn offerings of apricots, as supplies are exhausted. The Association has not yet announced the price on 1921 prunes.

Several weeks ago Thompson's seedless raisins of 1920 cure in storage were reduced from 21%c per pound to 13½c. This heavy reduction has had a quick effort in moving the stock held in storage. It is understood that the reduction is to last only until Sept. 1, when prices will probably be advanced

It is reported that a large quantity of muscatel raisins held on the Pacific coast is not in a condition to ship, being heavily sugared.

The California Almond Growers' Association and the California Walnut Growers' Association have booked large quantities of nuts on a "subject to approval of price" basis, but no prices have yet been named and are not expected to be named soon.

If the new tariff on walnuts and almonds passes Congress the price on imported almonds and walnuts will be higher. The French walnut crop is small and imported walnut meats are likely to be much higher than expected.

Sugar—The market is generally quiet with only a fair demand. Most refiners are on the basis of 6.15c per pound for granulated and while the market is not strong, it looks good for some time and think safe to carry a fair supply. Local jobbers hold cane at 6.80 and beet at 6.60.

Tea—There has been a fairly active demand for tea during the week. The market is in a satisfactory condition from the holder's standpoint, everything being held with a fair degree of steadiness. No change in price has occurred during the week, but practically everything is well maintained.

Coffee—The coffee situation is weak, with a small demand. Rio 7s have dropped below 7c again, with other grades corresponding. No change has occurred in Santos coffees nor in milds.

Canned Fruits—Advanced about 15c on most items and many grades are sold out. Seconds and water packed apricots are withdrawn, as are the number ten sizes of all grades. Some of the syrup packed apricots will be withdrawn shortly, owing to recent heavy sales. Eastern coast cities have been buying more heavily

than New York and canal route shipments to Baltimore and Philadelphia have been supplying markets generally fed from New York. Number ten size cherries were to be found only through resales yesterday and \$16 was paid without shading. Few tens were packed and the usual demaand for this popular size of cherries has cleaned them up in both this and last year's packs. The California Packing Corporation has withdrawn all offerings of 21/2 extra sliced pineapple and most operators require that pineapple orders include certain proportions of grated and crushed.

Canned Vegetables-New pack tomatoes were in good demand Saturday, following the week's clean-up of spot stocks. Jersey's were scarce and holdings were controlled mainly by one interest in New York. Number ten Jerseys were worth \$4.75 and Marylands of the same size were firm at \$4.50. Wisconsin peas of the small sizes were practically out of the market and were to be had only through resales. Offerings of No. 4 and No. 5 sieve were comparatively plenty and the fancy brands sold actively. Maine corn at \$1.40 and Maine style Southern at 95c showed a strong undertone. Buyers are waiting to see the results of the late pack before buying heavily and Indiana packers are endeavoring to take advantage of the early pack shortage to get into the New York market, as they have been able to do in other years of short packs.

.Canned Fish-Salmon on the Coast last week reflected the firm ideas of the packers backed up by the banks. who are partly responsible for the present pool. Little business was done, the packers preferring to whet the buyer's appetite by withholding confirmations on a basis of current prices. Opinion in New York is that pink salmon will settle down somewhere near \$1.20, which is a normal price. Prices sent in from Seattle do not mean much at present for the operators are merely making the market to suit themselves and buying will not begin until the East and Middle West are confident that prices are definite. New sockeyes are quoted at \$2.75 for 1/2s and \$4.15 for 1 lb. flats. Sardines are firm on the spot market. Stocks are sufficiently cleaned up to warrant a slight tightening and one important factor reports as being oversold by several thousand The new pack will be excases. tremely small unless an unprecedented run of fish arrives this month to make up for the shortage hitherto. Tuna prices remain unchanged at \$7.50 and \$5.75 for white meat and bluefin but the present demand is nominal. Coast reports state that the strikes are settled and that the run of fish is at present encouraging, but tuna packers are not planning record packs as long as a 1920 carryover into 1922 is possible.

Dried Fruits—The market is slightly firmer on Santa Clara Valley and Sonoma apricots, the advance being ½c in some lists. Blenheims are worth 18c on a bulk basis for choice, 19c extra choice, 21c fancy and 23c

extra fancy, all Santa Clara stock. Spot apricots were nearly gone from the market and the few cars received during the week were snapped up at once. Exports of Oregon prunes continue regularly and the volume of business is beginning already to affect the spot market here. There are few prunes in New York. Independents are offering future Santa Clara prunes at 8½c, bulk basis, for 30-40s; 71/2c for 40-50s; 51/2c for 50-60s, and smaller sizes at 5c, all for October shipment. Northern California prunes are quoted 1/4c lower. Independents are still offering 1921 raisins at their August 1 price, but little business has been done. Almost no 1919 raisins are available from packers outside the Association.

Syrup and Molasses—Glucose is dull, and so is compound syrup. Prices unchanged. Sugar syrup is not sharing in the firmness of sugar and the situation is dull and featureless. Prices unchanged. Molasses is wanted to some extent at unchanged values.

Cheese—The consumptive demand is only fair. Better weather conditions in the producing sections have caused an increase in production. The market is barely steady at prices ranging about 2c per pound lower than a week ago. Storage stocks are reported to be ample and the market is likely to have a further decline.

Nuts—Brazil nuts continued to sell actively last week and some good sales were reported of the large washed variety at 11½c. Reports from Para state that the stocks brought down the river from Manaos are thinned out and that shippers there look for only scanty remnants to come in from the interior. Chile walnuts were quoted at from 19@21c and fancy Validivias at 25c, a brisk trade being done in all varieties. California almonds were in good demand, but the Growers' Exchange are about sold out of the new crop.

Rice—Quieter conditions prevail in the rice market, but a satisfactory volume of business is done. There is a slightly easier tendency in the primary markets and buyers show some tendency to buy at shaded figures. Supplies are limited in the domestic market and enquiries more numerous.

Provisions—There is a seasonable demand for everything in the smoked meat line and the market is firm at 1c decline on all cuts. Pure lard is steady at prices ranging about the same as last week with a light demand. Lard substitutes are in very slow sale with a very light consumptive demand at prices ranging about the same as last week. Barreled pork, dried beef and canned meats are all unchanged with a light demand.

Salt Fish—The salt fish market moved steadily this week. Sales were not great, but orders were well distributed. The chief interest of the trade was in the proposed tariff and the general opinion is that more import buying will be done as soon as the date is definitely set for the tariff increase. Prices did not change.

THE DANCE OF DESTRUCTION

Many Indications That Civilization Is Sliding Back.

A writer has written an article head "Is Commercialism Smothering Journalistic Ideals?" And the answer seems to be "It is." Commercialism is smothering pretty much everything there is, and journalism is only one of its victims. Commercialism smothered Congress a long time ago. Fear of commercialism has kept the churches from preaching Christianity. Commercialism controls the courts. And the meanest thing commercialism ever did was to encourage the kaiser's war and fill its cash drawer with the profits. The love of money is the root of all evil, and commercialism is the love of money reduced to an exact science. It would be interesting to follow the subject up to where advertising enters, but advertising is so busy being truthful that it hasn't time to notice what part it is taking in this smothering thing called "commercialism." Money has always been one of the dominating influences of civilization. To-day it is the only one. Money is the only measure of success. It is the curse of the human kind.

The writing man, mentioned in the first line of these remarks says:

The world is looking to America for guidance, and America is looking to its press, which hitherto in every crisis has shed its light. And the press is presenting most painstakingly and prominently, not the vital facts of world conditions and of American industrial derangement, but column upon column of keyhole disclosures of illicit 'love nests,' tales of ladderpeeping sneaks in the backwoods camps, coming and goings, uprisings and down-sittings of race track pimps and touts, with unlimited other nothings about nonentities, under daily head-lines that shriek from margin to margin of the first page and supply the sensation of to-day, to be forgotten to-morrow. The best to be said of most of the lurid news purveyed of late is that it is of so little real consequences as to be soon forgotten.

The reason I reproduce the foregoing is that the fellow who wrote it says it better than I could do it, and because he tells the truth, going a little further in that direction than I ever ventured to do. Any one who questions the statement can get all the evidence he wants by simply reading the head-lines on the front page of practically any paper in the country. Nastiness has come to be the essence of news.

Who is to blame for this decay of noble ideals-the people or the papers? I say both. The papers have never openly indorsed immorality or cupidity. They have simply winked at it. The craze for circulation has made it necessary to resort to sensation and sensualism to find readers, and many a newspaper man to-day will tell you privately that he is not printing the kind of paper he wants to print, but the kind he has to print or quit the game.

It is sad to admit, but still the God's truth, that civilization is sliding back. There isn't much ahead of a society when its respect for its women has declined almost to the vanishing point. What kind of papers do you think have to be printed in an era when women have lost all sense of common decency in dress, who smoke cigarettes in public and whose chief amusement at pink teas is a deck of cards? How far are we away from final disintegration when jazz music is the measure of our finer emotions, and when indecent dancing has become the curse of every hamlet in the land?

Perhaps the most recent force to shove civilization down the hill has been prohibition. The gin mill was an awful menace, but the bootlegger and the home distiller are infinitely worse. The commonest knowledge to-day is how to produce alcohol. Now and then the officials pinch somebody for selling booze, but there are a thousand who go unmolested for every one who is punished. Nearly every one you meet is on a still hunt for a drink, and it is the fondest hope of each searcher that he be successful. I have been living over a year in a city where liquor could be obtained easily if you have the price. It has been a matter of common knowledge that this was the case, and everybody laughed and laughed again at the universal defiance of the law. When law is in contempt, what sort of respect can you expect for the courts? When derision and hypocrisy become the common attributes of the citizens, where does the nation get off? Of all the farces that ever were, isn't prohibition the greatest? Chesterton said it all right when he declared, "The American Republic began with the Declaration of Independence and ended with Prohibition." When a free country undertakes to stop its people from taking a mug of ale or a Scotch highball, its freedom is no more. It is just as tyrannical to make people drink as it is to stop them.

Nero scraped the catguts while Rome burned and the press is pandering to a depraved public while the dance of destruction goes on. Commercialism having sucked the public orange dry, we are now engaged in the patriotic pastime of taxing folks to death to supply juice for the next war. No attempt is made to stop the wicked waste that goes on in Government. The politicians continue to find ways to dissipate more and more money that belongs to others. Nobody gives a damn what comes to-morrow if more money can be piled up to-day. With no regard for the inexorable laws of history, we go on flocking to the cities, leaving the farms, raising taxes and losing respect for our women. Those four things have wrecked every people who indulged in them, and will do precisely the same thing for every nation that tries them over. A reasonable degree of decency and honesty is necessary for survival. Absolutely you cannot go on if the basic

morals of the human race are scorned.

With perhaps the single exception of one newspaper, no publisher has succeeded in recent times in printing a paper which represented the best thoughts and ideas and accomplishments of the people. Schermerhorn, of Detroit, has been giving the best years of his life to publishing a decent paper, but his struggle has been more heroic than successful. I have heard his eloquent speeches at advertisement clubs applauded in a way that must have given him great joy, and then saw the applauders very artistically omit his paper from the list they were using. They gave him the glad hand, but no real money.

The only success in conscientious publishing I know of is the Christian Science Monitor. It represents a modern church that has had to fight its way against a hundred legal handicaps. It has been hounded by the medical profession in a way that is shameful in a republic. Its members are not noted for favoring jazz music, for dance hall degeneracy, for cigarettes, for indecent dress or for any of the common failings of humanity at large, which presumably represents the other religions. Persecution, it seems, keeps a religion pure. Fnal success for any religion is the first step toward disintegration. To survive success is the most difficult thing in the world.

The editorials that used to sway public opinion are no more and the sermons that used to send sinners to the mourners' bench are but memories. The habits of the people have become so depraved and it has become so fashionable to ridicule the old-time virtues that pulpit and press have been caught in the swirl and move with it.

The drift away from common standards of morality has been so gradual that it was scarcely noticed. On occasion some one yells "Whoa!" but you might as well yell "Look out!" to a man who has started to fall off the building. He is going so fast he cannot hear you, and it would not do him any good if he could.

The movie people give plays that show sex up so brazenly that you wonder why they spend any money for costumes at all. They, like publishers, don't do it because they want to, but because they think they have to. The appeal used to be to the heart, but the point of appeal has now been lowered to the loins.

What is the remedy? Probably the same as has always been-going down and starting all over again, just as history tells us. Commercialism is a great force in human affairs, but decency is a greater. No decent peo-

ple ever went back, but every nation that headed the way America is going Maybe education would perished. help, provided there are enough people interested in saving humanity to back a widespread educational movement. But to me it looks as though the cost of saving what is left of us would be greater than the thing is worth.

Am I telling the truth? Read this fifty years from now-say about May, 1971-and get the answer.

Frank Stowell.

Peanuts an Important Crop.

Washington, Aug. 15-Those accustomed to look down upon the economic importance of the humble peanut, or "goober," as it is known in 'goober,' the South, should consider the following facts: The capital invested exceeds \$100,000,000, and over 121,000 farmers devote practically all of their ing facts: cultivation. time to peanut capital \$88,000,000 represents the land value and the difference is the total invested in implements, crushing machinery and other mill machinery. peanut yields peanut butter, oil, peanut flour, quinine, forage and a meal used in the process of manufacturing tinplate. Experiments are being made with a view to the use of the peanut in the production of dyes and a peanut milk for flavoring purposes

Most people overestimate their sorrows and undervalue their joys.

Honest Differences of **Opinion**

TAX returns filed for previous years are daily being reviewed by the Revenue Department. In many cases the opinion is held that additional assessments be levied -and frequently it is so ordered.

But an honest difference of opinion may be held by the taxpayer. And that opinion, based on sound facts, is ofttimes accepted by the department, if properly presented.

Certified Public Accountants with specialized tax departments are perhaps best equipped for such service.

SEIDMAN & SEIDMAN

Accountants & Tax Consultants Grand Rapids Savings Bank Bldg. GRAND RAPIDS

New York Washington Rockford Chicago Newark Jamestown

WE OFFER FOR SALE United States and Foreign Government Bonds

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for

HOWE, SNOW, CORRIGAN & BERTLES

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

Some Personal Recollections of Civil War Days. Grandville, Aug. 16—Fifty-eight

Grandville, Aug. 16—Fifty-eight years ago this month the 10th Michigan Cavalry rendezvoued at Grand Rapids, under the command, I believe, of Colonel Foote. John H. Standish, of Newaygo, captained Company A, which was composed principally of Muskegon river boys.

I speak advisedly when I refer to them as "boys," since the larger part of the company—and of the regiment for that matter—was composed of youths under 20. The great army of the North which crushed the most gigantic rebellion the world had ever known, was composed largely of boys. I was personally cognizant of many lads around 15 to 17 who enlisted in the Tenth Cavalry, the regiment being wholly composed of volunteers.

The regiment, if my memory serves me right, after training from August to December, embarked for the front in the latter month, leaving a cold and cheerless winter behind, to set up their standards against treason and rebellion in the Sunny South.

Of the four young boys who enlisted from our small river town, two left their bones in Southern soil. One of the two who returned in the autumn of 1865 is still living, the other I have no knowledge of at the present writing. There is no gainsaying the fact that those backwoods boys made excellent soldiers, as the record of many hotly contested fields in Tennessee and Georgia testify.

A corporal with eight Tenth Cavalry boys guarded a stream on one occasion and prevented the crossing of General Wheeler's rebel brigade of 3,000 men for several hours, emp-

A corporal with eight Tenth Cavalry boys guarded a stream on one occasion and prevented the crossing of General Wheeler's rebel brigade of 3,000 men for several hours, emptying many a saddle before a crossing was finally effected. The bluejackets were armed with Spencer carbines, and being secreted in the bushes lining the bank of the stream, easily musled the enemy as to their number. By fording the river some distance below, the enemy managed to gain the rear of the Michigan boys, effecting the capture of all but one.

One may readily imagine the surprise of the rebel general when informed of the facts. After stripping the prisoners of coats and footwear they permitted the corporal's guard of Yankee boys to return to their camp on parole until exchanged. Years after the close of the Civil War one of those captured by Wheeler's men met the Southern general at a Northern summer resort and had a very pleasant visit with the redoubtable Confederate raider.

To show the pep and determination of the lads who composed the armies of the Union 1 will mention one boy, the son of a Baptist minister, who was at work in a shingle mill when the call for troops came. He at once asked his parents for leave to enlist. This was given and the boy, scarcely 15, made his way to the town where the regiment was being recruited and signed his name to the enlistment roll.

The regiment, the 8th Michigan Infantry, was one of the first of the State's quota to answer the call of the President. Letters from the soldier boys were anxiously looked for in those days. The 8th Infantry sailed with one of the expeditions for the Southern coast and brought up at Port Royal, North Carolina.

Here, in an assault on a rebel fort, our boy recruit received a bullet from the rifle of a sharpshooter. After walking half a mile he fell and his name was later listed among the mortally wounded. The residents of the backwoods village never expected to look on the lad's face again. Sometime later, however, his parents received letters informing them that their son was convalescing in a Southern hospital.

The boy lived to come home and re-entered the mill he had quitted many months before to enter the

service of his country. Later the 10th Cavalry was called into being and the boy who had passed through so many adventures, whose body had been perforated by an enemy bullet while serving in the 8th Infantry, reenlisted in this cavalry regiment and went South with three boy friends to serve until the end of the war. He came home again and was for a long time a respected citizen of Newaygo county.

Such patriotism and grit is worthy of commendation, yet nobody thought the lad had any unusual aptitude for performing stunts that go to make the hero. Our army of the North was made up of just such boys as this who cheerfully laid down their lives that the Nation might live.

The 8th Infantry in which our fifteen year old boy won his laurels, had for one of its officers the late Major Watson, banker and business man of the Valley City. While we honor the boys in khaki

While we honor the boys in khaki who crossed the wide ocean to lick the hun, we still have fond memories of those other lads who stemmed the tide of Southern aggression and saved us as a Nation for future generations of Americans to inhabit and enjoy.

Old Timer.

Another Cheap Grocery Scheme Goes Broke.

The Servu Corporation whose promoters are under indictment for robbing the U.S. mails, has gone into a receiver's hands. It is stated by lawyers that its assets cannot possibly meet its liabilities. It is believed \$100,-000 is lost by the "investors." Servu Stores Corporation was a stock promotion for the ostensible object of buying a fleet of motor trucks, equipped as retail grocery stores. The idea was that these trucks would travel the streets of Indianapolis, selling foodstuffs direct to the housewives Green groceries were to be bought from the nearby farmers, while package goods were to come direct from the mills. The concern claims it had acquired a site for a warehouse in Noblesville and had leased, with option to buy, central headquarters in Indianapolis. Upon investigation, the facts turned out to be there were no trucks bought and no real estate ever conveyed, while the central headquarters proved to be nothing but a small store room with a ridiculous quantity of merchandise for so vast an enter-This merchandise, however, was realized by the jobbers before receivership proceedings were launched. The President of the Servu Stores Corporation was G. Browster Bradford, said to be an ex-convict. Bradford was arrested in Chicago a few weeks ago for alleged mail thefts amounting to \$350,000 stolen at a Chicago railway station.

No Doubt of It.

"Ten poor families could support life on the food one rich family wastes."

"Yes, and the clothing one rich woman leaves off would keep twenty poor women warm."

The Government has sent out warning that a new counterfeit \$20 Federal Reserve note is being circulated. The note bears the check letter A, face plate No. 176. It is said that the easiest way to detect it is by the fact that in the portrait of Grover Cleveland the nose is pointed, instead of being rounded.

Builds Future Business By Finding and Training Retailers.

The proposition of persuading new people to enter business, and then training them so that they can make good, thus providing a future outlet for goods, is wholly in line with constructive principles of merchandising in general. An interesting instance is afforded by Butler Brothers, who, according to a recent sensational announcement, have adopted a policy of starting men in business and backing them to a point where success would be practically assured, providing the men prove to be of the right type.

In point of fact, the only new feature about this policy, is that the general newspaper advertising put out. to interest potential retailers, is run over the firm's own name instead of appearing anonymously, as was once the case. Butler Brothers' efforts along this line are primarily for the starting of variety stores. Formerly the advertisements setting forth the advantages of the variety business, and offering detailed instruction, were run under a blind address. The theory was that the firm could not afford to advertise openly for new stores, for fear of offending the customers it already had. But now the advertising is done right in the open.

In every Butler house there is a location bureau, possessing first-hand information about favorable openings for new variety stores, available locations, make-up of the community, rental expense, etc. When a man responds to the advertising the bureau ascertains his preferred location, available capital, experience, etc. Next, the whole proposition of his store is carefully gone over with an expert who usually selects the opening stock. Henceforth the new retailer can, if he will, become a protege of the Merchants' Service Bu-

reau, from which he can buy his needful advertising matter, get complete window trimming service, and all general counsel that may be necessary. If he will work along with the house, strictly according to its system, he can usually win out. There are plenty of cases where men starting with \$500 capital have worked up to good sized stores with \$1,500 stock.

All this seems not only complicated, but paternalistic. Yet it is really sensible business, and conducted with surprisingly little effort. Like all things human, however, the plan has its weak points. It is asking a good deal of a preacher, a school teacher, a farmer or a blacksmith to start a strange business and make good at it. "Keeping store" is a mystery to most folks, and remains a mystery even after they have enlisted in the ranks of storekeepers. But in the main, the idea works well and has a fair proportion of successes to back it up.

Ghee.

There is nothing new under the sun and yet we are constantly rediscovering new adaptations and new methods for using things that are already well known. For centuries in India the Hindus have preserved milk fat by heating butter and skimming off the froth and straining out the sediment and pouring the clear yellow oil into pots which they bury in the earth. Sometimes this yellow milk fat has remained buried for hundreds of years. The natives think its flavor improves with age. The wealth of the native families is estimated by the amount of milk fat stored in the ground. It is offered to idols. Idols are washed in it. It is in common everyday use throughout India at every meal as we use butter. Hindu name for this preserved milk

"If you must gamble, don't gamble on quality"

No man or group of men have found the secret of determining the precise movements of future wheat prices. There is always then the element of chance in the price of every flour purchase.

But—

There need be no gamble as to the quality of the flour. Buy your flour from the company that has the reputation for giving full value and maintaining standards, the company that puts quality first. Mark your orders

JUDSON GROCER CO.

Wholesale Distributor

GRAND RAPIDS

MICHIGAN

NETHERLANDS OF TO-DAY.

The economic and industrial condition of Holland is closely related to the state of its trade, and it, in turn, is bound up with the commercial, financial and industrial position of Germany and Central Europe. Before the war the Netherlands imported raw materials, exported valuable manufactured products and carried on a heavy through trade to and from the central European countries. During the war her trans-shipment trade stopped entirely, while her exports and imports became greatly reduced. She was forced to develop her own industries to an unprecedented degree, especially in the metal and textile trades. When the war ended and the ready markets of Germany and Austria were about to be opened up, goods of all sorts were imported into Holland with a view to sending them on as soon as possible. The German mark was at this time comparatively high, but when the moment of buying came it fell in value, once to as low as one cent American gold, and a great congestion of goods in Rotterdam and Amsterdam resulted.

While Germany has remained unable to buy to any large extent, she has succeeded in greatly improving her economic position during the last twelve months. German competition is now keenly felt in Holland, and it has affected the manufacture and sale of Dutch goods even in the country itself. An effort was made at one time to place a duty on manufactured goods of the sort exported by Germany, but the attempt failed. Holland has been unable to meet this competition because prices and wages are abnormally high in comparison with those in all the neighboring countries. And while wages have remained high output has decreased, partly owing to a new 45 hour week law effective last October. Business depression has been widespread and unemployment, especially in the textile trades, diamond cutting and fisheries has grown alarmingly. In some cases 75 per cent. of the workers are unemployed.

The effect of wages has been noticed in the export and shipping business, particularly in the high cost of trans-shipment and storage. Were it not that the port of Rotterdam, for example, is so well equipped for the handling of grain, coal and bulk cargo generally, so that the labor element in handling costs is comparatively small, it could not hold its own in such lines.

The Dutch mercantile marine is on the increase, and last year Holland ranked third among the countries of the world in ship building. In ship repairing and certain other lines Germany can do work for less, and much repair work which would ordinarily come to Rotterdam is now going to Hamburg.

The great outstanding feature of the entire last year's trade has been exchange, particularly the comparative depreciation of the guilder. It had been about normal early in 1920, but began to decline in June. With this depreciation came a decline in

imports, from the United States in particular, and a certain stimulation in exports. Butter, cheese and condensed milk, for example, not usually sent to America, were then exported. In spite of the depreciation of the guilder 1920 was the greatest year Dutch trade has ever known. The total imports were valued at \$1,116,-154,298 and the exports at \$599,166,-623, these figures not including the transit trade. All in all, the present situation is hopeful. There is every reason to anticipate that the present embarrassments from German competition on the one side and German inability to pay on the other are temporary only. Holland is so much better off than most of its competitors that the future can be faced with equanimity, if not with entire satisfaction

WOOL AND WOOLENS.

Perhaps the most notable circumstance attending the foreign auction sales of wool during the past week was the speculative buying by Americans in Australia. Prices, everything considered, are about holding their own, but the menace of the large stocks available acts as a pall on transactions. There seems to be no doubt, taking into account the call for wool from various European countries, that the next half year will witness an increased use of the commodity. Consumption in this country continues large as appears from the activity at the mills. These, from present indications, will hardly be released from work on Fall goods before they will be fully as active on those designed for next Spring. pointer in this respect was afforded by the announcements from the American Woolen Company. At the beginning of the week that concern opened up the remainder of its Spring lines. The prices showed no variation from previous ones, but the demand was sufficiently brisk to enable the company to announce that some lines were sold up. Clothing manufacturers report quite fair orders and are pretty well satisfied with the outlook for They look for re-orders once goods begin moving over the retail counters. Openings for Summer clothing will probably be had about Sept. 15. In women's wear there is also a fair amount of activity, although not vet as great as hoped for or as is expected a little later on.

The place to begin is with the general appearance of your store. Some merchants make their window displays so attractive, timely and appealing that they are the talk of all who pass along the street. This is personality. Nothing is more important than the attitude of the person behind the counter. The manager of one store that has taught its clerks to smile declares that these smiles have increased the business of the store by millions of dollars, Personality of goods is also important. Nothing makes up for a lack of honest, downright quality. "Honest Values" is a better slogan than "Slashed Prices."

The successful man is the one who does a little better than was expected of him.

TEACHING TO KEEP WELL.

An amazing record of worldwide activity in constructive health work is presented in the annual review of the Rockefeller Foundation published last week. An organization that aids half a dozen medical schools in Canada, gives money to a medical training center in London, appropriates a million francs for a Belgian research institute, supports a medical school and thirty-one hospitals in China, contributes to the teaching of hygiene in Sao Paulo, Brazil, and finds a million dollars in its treasury to feed starving children in Europe is international to an extent attempted by few other agencies.

Nor does this by any means exhaust the list of the Foundation's achievements. During the year it prosecuted hookworm work in ten Southern states and in eighteen foreign countries, aided Government agencies in the control of malaria in ten states in the South, carried on a successful campaign against yellow fever in South and Central America and in West Africa, and helped materially to expand temporary health campaigns into more general health organizations in countries, states, and nations. Not the least of the activities of the Foundation had to do with the training of future health workers in this country and abroad. The Foundation supported the School of Hygiene and Public Health at Johns Hopkins University, thereby aiding to build up the supply of trained health officers; provided fellowships in public health and medical education for ninety-three individuals representing thirteen different countries, and brought to this country commissions of medical teachers and hygienists from England, Belgium, and Czechoslovakia.

No better evidence of the shift of emphasis from cure to prevention in the treatment of disease can be found anywhere than in this report of the Rockefeller Foundation. The new attitude is shown to be affecting both the training of the physician and the education of the community. President George E. Vincent points out that in the altered attitude towards medical service there is special need for realization of the responsibility of the individual in health control. He estimates that public health authorities can at best control wholly or in part 20 per cent. of the disease by which people are crippled or killed. The remaining 80 per cent. is largely beyond community control. Hence it is not enough that the ideal of prevention shall become, as Dr. Vincent puts it, an accepted Governmental policy; it must become a guiding principle in individual lives.

Will the doctor disappear under the new regime of prevention and constructive health care? By no means. He will be a different kind of doctor, however, with a "changed but no less indispensable task"—that of keeping the individual and the community well and establishing the habits that make for healthful living. The Rockefeller Foundation has already demonstrated its remarkable

capacity for pioneering service in this field, and there is every evidence that the leaders of modern medicine are enthusiastically behind it in its work.

COTTON AND COTTON GOODS.

In the main, cotton has shown great strength lately, and last week rather emphasized this with some sharp advances. In justification are urged the shortness of the crop and the larger exports as well as the increased takings by spinners. Another aid is the help given and projected toward financing the holding and exports of cotton. The War Finance Corporation alone has approved advances of \$16,360,000 and has under negotiation \$15,225,000 more. The better outlook for the disposal of fabrics is another element helping along the quotations on the raw material. Foreign trade in cotton has taken quite a spurt in the last month or so, and demand continues from the Far East as well as the Levant and South America. Old accumulations in the countries mentioned have been, or are gradually being, disposed of, making way for new goods. It is noteworthy, also, that sales of American cottons are making their way as against British and Japanese competition. There is also a distinctly better tone to the sales of cottons in the domestic market. This is reflected in the steady demand for fabrics in the gray, which have been advancing in value and also in that for a number of lines of finished goods. Noteworthy during the week, in connection with this matter, was the increase of half a cent a yard in Fruit of the Loom muslins. Fine yarn goods are also receiving more attention. In knit goods, the balbriggan and bathing suit openings during the week showed somewhat lower prices for Spring offerings. More orders, although restricted in quantity, are reported for Fall underwear.

An Atlanta merchant recently started an "Idea Club" in his store. Every employe is expected to submit a number of ideas to the monthly contest, and these are turned over to the head of the firm in written form. The most practical are selected and submitted to the employes for final judgment. Prizes are awarded the five winners, and in addition, the merchant uses any others that seem good and pays their authors. The employes are enthusiastic over the plan. Out of 38 ideas submitted in one month 18 were good enough to be put before the employes.

To provide some incentive to his customers to walk to the rear of the store, a jeweler has placed his repair department to the rear. Customers bringing watches for repair—the store is the authorized watch inspector for the railroads—cannot help but notice some of the articles on display. Customers stop at the counters and make purchases they had not intended to make. Sales have grown since the change was made.

Although there was a heavy yield of logan berries on the Pacific coast, prices have advanced from 29 to 33c per pound. It is said that the demand has been unexpectedly heavy and has exceeded the probable output.

It Has Never Failed

Tests without number have proved that

RED CROWN The High Grade Gasoline

Gives greater mileage than its rivals.

Red Crown has a full measure of power in every drop; it is a true efficiency motor fuel; starts easily—picks up quickly. To insure operating economy, adopt Red Crown as your standard fuel, stick to it and you will get the utmost of service from your engine.

Red Crown is uniform in quality and it may be bought everywhere.

STANDARD OIL COMPANY

CHICAGO

U. S. A.



Michigan Retall Shoe Dealers' Associa-

Ichigan Retail Silver tion.

President—J. E. Wilson, Detroit.

Vice-Presidents — Harry Woodworth.
ansing: James H. Fox, Grand Rapids:
barles Webber, Kalamazoo; A. E. Kel-Lansing: James H. Fox, Grand Rapids: Charles Webber, Kalamazoo; A. E. Kel-logg, Traverse City. Secretary-Treasurer—C. J. Paige, Sag-

Pushing White Shoes During August.

Merchants should not let up in their white shoe publicity as the season advances. Although a goodly sale was made in the spring, the white shoe is more perishable than its darker brother, and many a man and woman taking a vacation in August or September is confronted with the necessity of having to furchase new summer shoes for the prospective

One of the best examples of sport shoe publicity seen recently was that of Elder-Johnson Co., Dayton, Ohio. The large window was floored with a green grass rug and draped with tennis nets, caught up with racquets to which tennis balls were fastened. At one side was a feminine model in sport suit of black and white, with fancy sport shoes of black and white holding a tennis racquet. The walls were of gray and two French windows hung with white lace had overdrapes of black velvet. Displayed on stands were sport shoes of white, or in brown, black, green and white combination. Over several of the stands were draped silken hose of black or white. The newspaper advertisement used to call attention to this sale of white shoes was as catchy as the window itself. It showed a girl all in white standing on the pier waving at several canoes racing through the waters. The advertisement was captioned:

White For Summer.

What makes the girl so much more attractive in her summer costume? It's the dazzling white shoes and gowns. They are in perfect accord with the summer season, for white partakes of the very spirit of summertime-beautiful, cooling, restful to the eve.

White shoes for all occasions, boudoir, sport or dress. Inspect our line before starting on your summer va-

A delightful summery effect was gained by Petot, Columbus, Ohio, through the use of a canvas drop in the rear. The window was fitted up as the room of a bungalow, through whose small latticed windows glimpses were caught of the river and forest-the impression being given of a summer cottage in the wildernessjust the place for the wearing of sport The woodwork was white, with border of black, and in the cen-

ter of each panel an artistic "P" in black. A black and white strif ed rug covered the floor, and in the foreground was a small table on which in striking contrast to the uniform color scheme of black and white was a boudoir lamp with shade of cherry silk. Here, too, reposed a pair of suede pumps. On little pedestals, covered with white were displayed a number of shoes and oxfords, in white or two tone effect, mostly of the sport variety. Special attention was called to the laces for these shoes, a special advertisement relating their fitness for the strenuous demands made upon them in summer time. There was pictured a bunch of laces, and a young woman in golf costume, beneath the figure being:

Fore!

Swish-and the little white globe sails away over the bunker!

The golf enthusiast uses her shoes gives them hard work and plenty of it. Every energetic twist and turn is a strain. But were the shoe without a lace, how much resistance would there be

So after all it's the lact that must bear the brunt-take the constant, straining usage.

Our laces stay tied, never look shabby, and for golf shoes we recommend a flat lace, 1/8 inch in width.

Three windows, similar in construction, brilliantly illuminated and simple in detail set forth the merits of the Queen Quality shoes in Toledo, Ohio. The background was composed of lanels of gray bristol board, with a large oval of deep yellow in the center. Against this was set a green lattice with little brackets, on which were placed a number of white pumps and oxfords. Stands at either side held white silk hose and white shoes, while on billows of green velvet spread over the floor were sport oxfords both in the white and two tone effects. All of these shoes were included in the month end specials, and sold for a uniform price of \$5.50.

Men Continue To Shop Around.

New York, Aug. 15-The man who covers the retail shoe markets pretty thoroughly before he buys will eventually make a choice that does not exceed \$7 or \$8, it is stated in several quarters where enquiry has been made. A decline of from \$2 to \$3 under the former \$10 level that prevailed for an extended period, is reflected in the statements of various spokesmen for the retail shoe interests.

Men have abandoned none of their tendencies to look the major portion of the shoe market over before buy-ing and the average retailer is compelled to keep his stock in such shape that it will compare favorably with

others in his field. Merchants say that this is a comparative age and customers do not hesitate to say that they are not satisfied with the goods they are not satisfied with the goods they encounter if such happens to be the case. The moral of the situation is briefly that the shoe retailer must "shop" his competitors and keep thoroughly posted on what is going on around him. The jublic will not hesitate, it is said, to stretch a point to gain an advantage and the only way to meet this attitude is to know thoroughly the doings in the trade. Salesmen should be schooled to meet this back-fire it is asserted to meet this back-fire it is asserted and in many stores where the men on the floor have not been posted on contemporary activity sales have been

It is not unusual for people to exaggerate in offerings made in the retail market in order to barter with the merchant. Men with the instinct of their kind, say that they can get the same shoe for \$6 that a competitive merchant asks \$8 for.

The hillside cemeteries are full of old ladies who died hunting for bargains and trying to get something for

Did you receive our latest price list for polishes, laces, and leather? If not, we will mail you one upon re-quest.

SCHWARTZBERG & GLASER LEATHER CO.

57-59 S Division Ave.



There's real satisfaction in being able to replenish your shoe stock quickly. The immensely popular MORE MILEAGE SHOES are manufactured in Michigan, so your orders can be filled promptly. All sizes and styles constantly on hand. Dealers appreciate our excellent service.

HIRTH-KRAUSE

Tanners-Manufacturers of the MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

Your Average Customer— A Thrifty, Sensible Citizen

THERE are some who always want the faddiest extremes, and some who always want the cheapest, but the average man-your bread and butter customer-wants real value. For 25 years we have been making shoes for Mr. Average American-we cater to no other class. Our shoes are not extremes they are good looking, long wearing, full value shoes. They are profitable for the dealer, and satisfactory to the wearer. When your customer goes out with a pair of Herold-Bertsch shoes under his arm, you know he'll speak well of your store, and come back to trade some more.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

A New Deal and a New Season.

Bad habits are easy to acquire whether they be personal or business habits, and they are cumulative. Just one little trait of slothfulness gradually leads to others until the whole moral structure falls.

So it is with good habits. Just as bad habits are directly traceable to lack of will power, and giving way to them lessens the power of will, just so does the forming of a good business habit strengthen the will and make it easier to go on accumulating other good business habits until the result is an individual who possesses poise, courage, quick decision, action and an executive spirit.

One does not go far in mingling with men before he recognizes that there are two kinds of business to-day, and that two kinds of business men are responsible for this condition. There is the business that is limping along or going behind, but it is remarkable how often one hears of businesses that are showing increases of 10 per cent., 25 per cent. and even 35 per cent.

Just now we are approaching the end of the summer season, and September 1st, only two weeks away, will mark the beginning of a new deal and a new season. It is well to take stock of one's self, and reviewing the efforts of the past six months, gird ourselves for a fresh start with the new season.

The best authorities agree that during the depression general business has been about 85 per cent. normal, but some businesses are fully normal, some exceeded past records, while others have been way under the 85 per cent. average. The available statistical data shows the retail shoe trade has held its own with the 85 per cent. total business, the children's being fully normal, both retail and manufacturing, the women's just about 75 per cent. to 80 per cent. with the men's much below the average, but gaining slowly the last few months.

The retail selling of pairs has exceeded the making in pairs, indicating a healthy condition for the rest of the year in the producing end, as many millions of dollars in shoes have been liquidated at retail in excess of goods manufactured.

Business has undoubtedly turned the corner from the lowest point of degression, and a slow but steady improvement will be noted from now on. There is an apparent willingness on the part of the public to respond more freely in buying goods at retail, and this very factor has started the circle which means more industrial employment soon, and then the wages received will, in turn, roll into the retail stores.

Shoes have not dropped as low in price as many consumers would like to have had them, but they are priced on a keen competitive basis and cannot go lower to any appreciable extent, further declines being certain to be gradual.

The average merchant should take advantage of better industrial conditions and plan to get his share of increased business. Authorities agree, and most shoemen by this time know that better business does not mean anything like the sales of 1917 to 1920, but normal does mean something better than the trading of 1910 to 1914.

Courage, decision and aggressiveness are the order of the day. Shoe merchants must realize that it is cheaper in the long run to do business through aggressive means than to lose more money through lack of sales to cover expense.

The first good habit to form is to determine that from day to day right thinking must be applied to the problem of selling more shoes.

We believe that during the depression too many merchants, and even manufacturers, have shown a disposition to accept the inevitable, and to lie back and wait for something to happen. It is a good axiom that the time to advertise the most is when business is slack; but shoemen have been human enough to yield to the pressure to cut extenses to meet decreased sales, and as most of their expenses are fixed, advertising being one of the few flexible items, it has been cut to the detriment of individual dealers and the trade at large.

It must be apparent that free advertising in the daily press lends an air of "hustle" to any trade, that it must stimulate desire to buy, and that buying is the only solution to better business. So we urge readers to form the habit of thinking that spending 5 cents in the newspapers to get a dollar's worth of trade is good business and a profitable investment.

These are times when the aggressive merchant is the one who wins. His chances are two-fold. There will be plenty of the slothful, who lack the "intelligence to see the truth, who lack the initiative to even start anything;" and the aggressive man will shine by comparison.

Again, effort begets effort, and more effort will be easier once the start is made. The public is quick to note the live merchants in the town.

Clean up the store, refurnish the windows, advertise freely, and cash in on improved conditions, getting your 100 per cent. of normal trade.—Shoe Retailer.

What He Wanted.

The Jublic expects and gets service. Once in a while, however, somebody comes along who wants a little too much. This was the case recently when a Valdosta, Ga., shoe firm received the following letter in the correspondence addressed to its mail order department:

Dear Sir: I want a pair of two pound, number eight shoes of some kind of good soft leather, neat soft vamp work shoe and soft leather soles and toe; medium round toe, not too broad a toe nor too narrow, a single sole, not too thick nor too thin. I don't want them any heavier than two pounds and pay any more than \$2 or \$2.75 a pair. Let me know if you have got them or if you can get them for me. Find enclosed postage for reply.

A postscript added that the writer would pay all postage if he could get the shoes,

Important Announcement

YOU, perhaps, are facing the same perplexing difficulties that are at the present time confronting every merchant in the country—the problem of obtaining quality merchandise at 1914 prices.

Here is your opportunity to more than satisfy the appetite of the ever-hungry buying public at prices which will astonish even the most conservative. Just glance at the announcement contained herein and be convinced.

We Are Closing Out Our Jobbing Department

Four hundred thousand dollars worth of Men's, Women's and Children's Shoes to be disposed of within the next sixty days. A collosal task? Yes, but when you see the prices and note the quality of merchandise, you will feel as we do—Money not only talks, but it positively shouts.

In justice to our legion of customers, and countless good friends, some of whom have been on our books since 1864, we believe we owe an explanation as to our reason for closing out our Jobbing Department.

The general public is well aware of the fact that our Mr. Howard F. Johnson has developed a chrome sole, known as "Longwear," which will practically revolutionize the shoe industry. This sole is being used exclusively on the "Longwear" shoe for boys, and so great has been the demand for this shoe that we must have every inch of space in our factory to take care of the orders which we have received. In the future, therefore, our entire efforts will be confined to the manufacture and sale of the "Longwear" shoes with "Longwear" chrome water-proof soles, and we must dispose of our immense jobbing stock without delay.

On Monday Morning, August 15, at 8 A. M.

we started the machinery in motion, and will stop only when every pair of jobbing shoes on hand is disposed of. This includes everything. Our own make, Men's, Women's, Growing Girls', Child's and Infants' footwear; in fact everything pertaining to the jobbing line.

We Have Withdrawn Our Salesmen From the Road

and will have them on the floor every day in order to expedite the task of handling the immense throng which is bound to tax our salesrooms to capacity. All lots and prices quoted herein are subject to prior sale. First come, first served. If you cannot be here, wire us or mail your order immediately.

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave., N. W.

GRAND RAPIDS, MICHIGAN



Turning Point of Business Depression Anticipated in November.

[Last January, Mr. Arthur S. Dewing, now in the Department of Economics of Harvard University, and the author of the ensuing article, wrote a forecast of the trend of business during the year. In the course of the last six months many events have transpired which bear directly upon this forecast, so that it is possible to look forward to the remaining six months of the year with greater understanding and certainty than was possible at the beginning of the year.]

There is one outstanding fact. The depression has not ceased. And there are many indications that it has not reached the bottom. The exact bottom point of the so-called business cycle-the alternation from boom to depression-is difficult to determine, and if determined by any elaborate system of statistics would not be accepted unreservedly by everyone. This is because the business cycle is a resultant of several movements, closely connected but not synchronous. During the down swing of the pendulum, prices-particularly wholesale prices -fall first. This reduces and often eliminates altogether the expected profits to the manufacturer and distributor of goods. Consequently a reduction of profits is the first and immediate effect of the reversion from the up swing to the down swing; and if this reversion occurs suddenly-as was the case a year ago-the drop in profits may prove to be pernicious and overwhelming. And, in general, the transition from rising to falling prices is more sudden and rapid than the transition from falling to rising prices. Empirical records of every business cycle since that initiated by the panic of 1837 show this to be true. Following immediately in the wake of falling prices and lessened profits there will be a cessation of business activities resulting immediately in unemployment and falling wages. Then follows a decline in interest rates owing to the accumulation of savings and the reluctance of business men to assume the risks of definite commitments during a period of falling prices. Lastly and often months behind-comes a fall in the rents on land, reflecting itself to some extent in the rents on ordinary business and residential

The important thing to note is that the downward swing of prices, profits, wages, interest, and rent is not synchronous. The prices on all commodities may have fallen to the bottom and already begun to move upward in the next swing before the last of the factors, rents, show any appreciable decline. This being the case, the real problem of the determination of

the bottom of the general swing of the pendulum is the relative weight one gives to one or another of the subordinate swings-prices, profits, wages, interest, or rent. A manufacturer of a basic commodity, for illustration, may have taken his losses, passed through a period of idleness, and have begun to note signs of awakening demand for his product while general wages are still falling, before interest rates have reached the bottom, and before much of any decline in rents is noticeable. Such a manufacturer, seeing only his own narrow world, would conclude that the upward swing of the pendulum had already begun. The problem is, therefore, a problem of perspective.

Interest rates do not ordinarily fall as rapidly as prices or profits, nor as slowly as rent, and owing to the mobility of free capital, there is a clearer and more exact objective criterion of interest rates in general than there is of profits in general or wages or rents in general. For these reasons we could ordinarly observe the course of the whole business cycle more accurately by a study of interest rates than by a study of any other single index. But under the present situation the enormous accumulation of gold in the banking reserves of this country and the unlimitable and apparently ceaseless demand for credit from abroad introduces conflicting elements which disturb that normal adjustment of interest rate which should accord with the phases of the business cycle. We are prevented, therefore, in feeling the same confidence in our observations of the course of interest rates that we would feel were European economic conditiens not as riotous as they are. And we are forced back upon a kind of balance among all the other factors if we are to decide upon the point of time at which the cycle turns.



BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

What We Can Do As Your Agent

Collect income from all sources and deposit, remit or invest as directed.

Keep safely stocks and bonds and sell, if directed—the proceeds to be deposited, remitted or re-invested.

Manage real estate, collect rents, pay taxes, make repairs.

Pay from funds as designated, life, fire, or burglary insurance premiums; dues, taxes or other debts.

Prepare and file Income Tax returns and pay tax.

Carry out existing contracts until fully discharged. Use power of Attorney, when given, for protection of business or personal interests.

Act as Executor and Trustee under Will in case of

One or more of the above services are available, if all are not required. Complete detailed record kept and statement rendered regularly. The charge is small—based upon the extent of service desired.

Full information given upon request.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Michigan GREEN & MORRISON—Michigan State Agents

Kent State Bank

Facing Monroe

Grand Rapids, Mich.

Capital - - \$500,000

Surplus and Profit - \$850,000 Resources

13 Million Dollars

 $3\frac{1}{2}$ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

CADILLAC STATE BANK

CADILLAC, MICH.

Capital \$ 100,000.00 Surplus 100,000.00 Deposits (over) 2,000,000.00

We pay 4% on savings

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan.

RESERVE FOR STATE BANKS

If we should, somewhat arbitrarily perhaps, define the bottom of the business cycle as the point at which prices of wholesale commodities begin to show signs of improvement, we would approximate what the ordinary business man would mean by the turning point of a depression. And such a definition is thoroughly reasonable and fully in accord with theoretical considerations. After such a point, wages may be expected to fall further, interest rates on commercial paper would probably reach somewhat lower levels and remain stagnant for some time, and stock market values would remain in the doldrums for a considerable period. In general, the outlook, judged from popular signs of unemployment, business inertia, and prevailing pessimism would be black indeed -the utter blackness that precedes the

In the forecast prepared for the Corn Exchange last January, the general and continued fall in the prices of commodities was stressed, and special emphasis was laid on the probable continued decline in retail prices throughout the year and even longer. It was suggested that call money rates would continue to fall, reaching six per cent. before July and four per cent. by the beginning of winter. From these and other indications it was intimated that the turning point of the cycle could be expected about next November. Not that the coming winter would afford much of any hope to deadened business, but merely that a statistician, months, perhaps years afterwards, might find that the resultant of his various curves reached the lowest point about this time. It seemed best, therefore, before discussing the probable course of the business cycle during the next six months, to define with some care, as I have attempted to do in the opening paragraphs of this study, exactly what is meant by the turning or lowest point of the cycle.

From a fairly close observation of the course of things since this forecast was written last January, there would seem to be little that would tend to modify the rough outlines. From observation of both wholesale and retail prices and the inter-relation between the two, from the movement of interest rates on call money and commercial paper, from the slow but nevertheless certain readjustment of wages to lower levels and all the concomitant signs, it would seem to the present writer that little has actually occurred which might modify the guess, made last January, that the bottom or turning point of the depression would be reached and passed some time about November. On the contrary, the general course of events economic would seem to strengthen our confidence in the approximate accuracy of this prediction.

And if this forecast is approximately correct, it will be seen that the outlook for "general business" during the next six months is anything but bright. There is a considerable often protracted period of business inertia. either side of the bottom of the cycle. Although perhaps manufacturers may, by the autumn, see a noticeable increase in orders, these will be based

on low, highly competitive prices. Retail prices, in the rough averages, are bound to fall. And particularly is this true of the prices of commodities heretofore held up by manufacturers and distributors possessing large financial

This last point illustrates the kind of impediments and brakes business men are themselves imposing on a quick recovery of business. lead and iron pipe, fabricated steel, textile machinery, and many other products could be used as examples. White lead is characteristic of the group and the conditions in this market may be used to illustrate one of the important causes now prolonging the business depression. The current price to the consumer of white lead is approximately 13 cents, and earlier in the spring the National Lead Company guaranteed its prices to distributors on the basis of 12 cents to the consumer. During this time metallic lead is quoted at 434 cents—the low price being due to large importations from Europe. There is a differential cost for corrosion of not more than 2 cents, consequently a normal price for white lead on the basis of the current market for metallic would be 7 cents. In justification for their price, the manufacturers contend that it requires a long time to corrode lead, and that the metallic raw material cost them "war prices," on the basis of which they must realize 12 cents. But the point of view of their cost accountants has suffered a radical change. During the period of rising prices of metallic lead it was the replacement cost of the raw material that determined the corroders price; now in a falling market for metallic lead it is the original cost. Nothing in this account is intended to insinuate that the corroders are getting the most from the public by whatever argument suits

IMPORTERS AND EXPORTERS



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It will be the part of wisdom for them now to arrange their work through the year so as to take care of tax needs in advance.

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The convenient banks for out of town people. Located at the very centers of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of bank-ing, our institutions must be the ultimate choice of out of town bankers

Combined Capital and Surplus _____\$ 1,724,300.00 Combined Total Deposits _______ 10,168,700.00 Combined Total Resources ______ 13,157,100.00

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

their purposes; but it is implied that the consumers will postpone painting their houses. Meanwhile the corroders lament the business depression. Sooner or later unless the gentlemen's agreement among the manufacturers is extended to the smaller producers who are buying raw material at the present quotation, the price will fall precipitously under competition. But meanwhile the corroders, by reason of their financial strength and close organization, will have done their utmost to prolong the depression and postpone the time of business recovery.

A great variety of other commodities, the prices of which have been "pegged" could have been used as illustrations, and they would all indicate the great difficulty in re-establishing business activity. But, in the opinion of the writer of this forecast, there will have been enough readjusting of prices on basal commodities, enough competitive reduction in prices of semi-fabricated commodities, and finally enough liquidation on the part of retail merchants to stimulate a considerable amount of fall buying at greatly reduced prices.

But this slight increase of activity among certain producers will have only a slight effect on the labor market, compared with the general slowing down and relative stagnation of business in general. Labor now living on its accumulated savings from war wages will be forced back into industry at competitive and reduced wages. Labor unions may initiate strikes, but they will only create waste, in-dolence and suffering. The simple fact is, that the simple economic law of the competition of wage earner will force wages to lower levels, just as the competition of manufacturer with manufacturer during the Great War, forced wages to higher levels. Unfortunately during the process of readjustment there will be unrest and discontent, and a tendency to place the blame of a shortened pay envelope on individuals rather than on impersonal forces. But whatever the emotional concomitants the winter is destined to be one of hardship and self-denial for the wage earners everywhere. In certain sections of the country-particularly when the readjustment has, perhaps, gone farthest, the winter may not be as trying as last year, but nowhere will there be any signs of rising wages and increased employment.

A general rise in the bond market usually precedes the bottom point of the cycle owing to the continued fall in interest rates. This up-swing of the bond market always precedes the upswing of the stock market, since the latter will not turn until signs are evident of increasing profit. The forecast of last January did imply that bonds would rise in price. This has not occurred to the extent anticipated, nor to the extent implied by the fall in call money and commercial paper rates that has taken place. We may look, therefore, for a distinct upward trend in the values of high gradeparticularly municipal, underlying railroad and public service corporationbonds in the near future. Dividends on corporate-particularly industrial-

shares will be cut even more. And there is ample evidence to lead us to believe that corporate shares will remain at their present or even lower level until the spring. Investors have learned by sad experience how little reliance can be placed on preferred dividends and accumulated reserves, so that investment buying will turn more and more toward bonds. This, aside from the operation of the usual economic forces, will act to hasten the recovery of stocks.

What May Happen If Fire Damages Your Property.

The fire insurance policies in use in most states protect the holder "against all direct loss or damage by fire, except as hereinafter provided." These words seem clear and simple. This is a business agreement, to be interpreted not in any technical legal fashion but according to the intentions and understanding of business men. They might be expected to agree on what constitutes a fire and what is loss by fire. Ordinarily they But there are certain border-line problems which they have been unable to settle themselves and have had to refer to the courts. These furnish interesting examples of the legal questions arising in commerce.

The answer to every problem in fire insurance and, indeed, all other kinds of insurance, rests on the fundamental principle that it is intended to furnish indemnity against a particular kind of accidental disaster. Even in life insurance, although death is certain, its occurrence earlier than the normal duration of life is uncertain, and it is against that misfortune that a man wants to secure his family. Insurance prevents the burden of an accident like fire from crippling one person by distributing the loss among a very large number of persons. The insurance company pays the insurance money in the first instance, but it is only a sort of clearing house which passes on the loss to all its policy-holders in the form of premiums.

In order to distribute the burden fairly and accurately it is necessary in issuing each policy to estimate carefully the probability that the particular disaster insured against will occur. Thus in fixing a fire premium the insurance company will naturally consider the risk of the kinds of fire damage which are anticipated, but will not take into account peculiar and unforeseeable dangers. And subsequently the court in determining whether a disaster is a fire loss will ask whether it is the kind of loss which the parties had expected to spread over all the policy-holders of the company.

When Is a Fire Not a Fire?

Each kind of insurance covers a particular class of accident, and not accidents in general. There are certain phenomena of nature which are accompanied by heat or light and cause expensive damage, so that men may wisely insure against them, and yet these phenomena are not fires. A bolt of lightning which shatters a house is not a fire, although it may start one, and the insurance company

STRAIGHT LINE METHODS

Loss

The elimination of loss to the minimum is as necessary to successful business as profit itself; for the saving made thru the prevention of mistakes, inefficiency and waste, is profit—just as the difference between cost and selling price is profit

There is only one sure safeguard against loss—sound methods of Cost Accounting and System. But even these do not go far enough. There must be organization, personnel, system—regulated by adequate inside auditing safeguards, so that organization and system will harmonize into a well balanced and effective force for better business.

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Rapids 304 Nat'l City Bank Bldg. AUDITS - SYSTEMS
TAX SERVICE

Dime Bank Bldg.

OFFICES IN 23 OTHER CITIES STRAIGHT LINE METHODS



Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

> Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus \$600,000

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J. CLINTON BISHOP, Cashier

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A Glance Into the Future

Would undoubtedly reveal materially lower interest rates in fact today the tendency is already in that direction.

Economic indications are that the period of liquidation is near its close. In the readjustment period to follow the increased volume of funds pressing for investment will necessarily bring lower interest rates and a less return to investors.

CITIZENS TELEPHONE COMPANY BONDS paying 7% run for 15½ years. They can now be purchased to yield 7.20%. Denominations \$100, \$500 and \$1,000.

Price 98 and interest.

The purchaser of these BONDS secures a safe investment—one with an attractive interest yield, and one which should show a future increase in value.

Citizens Telephone Company

Ask the secretary of the company for particulars.

need pay only for what is actually burned. However, fire policies often include a special clause covering losses by lightning. Fire is a kind of oxidation which must be rapid enough to cause a flame or glow. A fire policy does not cover what Robert Frost in "The Woodpile" calls "the slow smokeless burning of decay." When wool in a warehouse was submerged by a flood and afterwards underwent a kind of spontaneous combustion with smoke and great heat, but no light, this was not a fire.

Not all destruction by fire can be covered by insurance. Of course it would be very pleasant if each spring we could make the insurance companies pay us for the coal burned in our furnaces during the winter. But insurance distributes the accidents of life, not the ordinary expenses and wear and tear. A fire in a furnace, stove, or fireplace is considered as a firiendly fire. So long as it remains within its proper bounds the insurance company is not liable for what it consumes.

Moreover, the friendly fire may do much unexpected damage without costing the insurance company any-A Sheraton table may be scorched by a roaring pile of logs on the hearth, the lamp may smoke and ruin the new wall paper, a radiator may break and the fire in the furnace send steam all over a room to ruin the furniture and hangings. The boiler of a steam automobile may be ruined because the owner neglected to put in water before he started his car. All these injuries are in a popular sense directly caused by fire, but are not legally a fire loss, because the fire remains exactly where it ought to be.

Incendiary Fires Covered

The accidental element is also absent when the policy-holder starts the fire himself, even if it burns more than he expected. On the other hand, if it is deliberately set by an incendiary, it remains an accident from the point of view of the policyholder, and he can recover. It is immaterial if the incendiary is his own wife, and one case has gone so far as to consider a fire accidental which was set by the insured while insane. As for carelessness, so many fires are caused by that and yet are regarded as accidental, that it is no defence at all for an insurance company.

Once there is a hostile fire, the insurance company must fay not merely for the property which is actually burned, but also for any other damage directly caused by the fire unless some special clause of the policy excepts it. This includes losses from smoke, from water used in putting out the fire, and the expense and breakage during removal of goods. Even thefts during the fire and the

process of removal have been held fire losses. Here it was felt the courts went too far in a border-line situation, and thefts are expressly excluded from the New York Standard Policy.

The policy-holder can sometimes recover when the fire was not on his premises at all-for example, when an adjoining building burns and a falling wall carries down part of the policy-holder's house. However, when a fire engine on its way to a distant fire went too fast in turning a corner and crashed into a shop the shopkeeper could not make the fire insurance company pay. The damage was too indirect an effort of the fire. It was not the sort of thing which the insurance companies would consider in fixing their rates on his shop, but they would consider the danger of injury from falling walls, etc., upon neighboring property.

Problems of Secondary Damage.

The limit to which fire insurance companies will have to pay for property that is not actually burned is neatly brought out by two peculiar cases. In the first, the insurance covered an electric light plant (building and machinery) in Lynn, Mass. A slight fire in the wire tower was soon extinguished, but caused a short circuit, with a consequent increase of the electric current, which ran over the wires to a remote part of the building, where it brought about a stronger strain on the machinery. Pulleys broke, the flywheel burst, and much machinery was smashed by the flying fragments of metal. The policyholder recovered for all the dam-

This seems fair because the insurance experts before fixing rates examined the whole premises and, in view of the nature of the business, ought to have considered the possibility of electrical effects from a fire on the premises.

In the second case, a fire broke out in the Lehigh Valley Railroad freight yards on Black Tom Island in New York harbor, beneath some freight cars loaded with munitions of war. These exploded, causing another fire in the yard and a second terrific explosition of a large quantity of dynamite and other explosives. The airblast broke thousands of windows in lower New York office buildings and seriously damaged vessels in the harbor. Logically, this injury was as much caused by fire as the machinery breakage at Lynn. No outside force had intervened in the chain of events succeeding the original flames.

Nevertheless, it is clear that the insurance companies in fixing their rates for a building on Wall street could not calculate on the possibility of serious damage from a fire thousands of feet away.

CLAIM DEPARTMENT

Second to none for prompt and fair settlements.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich. A Stock Company.

Pride in Company Reputation

Our Company has never sought to stand in a false light. It has stood on its own foundation. It has never misrepresented its position.

The Company abhors deception or sharp tactics. It desires to do right and to be square.

Good faith is needed in business. It is the very foundation of credit and underlying credit is insurance.

We write insurance on all kinds of Mercantile Stocks and Buildings, on a 30% Dividend basis.

One of the Oldest and Strongest Companies in Michigan.

Michigan Shoe Dealers Mutual Fire Insurance Company Main Office: FREMONT, MICHIGAN

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The Finnish Mutual Fire Insurance Co.

This Company has returned

50% Dividends

For 26 Years

Good Mercantile, Dwelling, Hotel and Garage Risks Written

BRISTOL INSURANCE AGENCY

General Agents for Lower Peninsula FREMONT, MICH.

Preferred Risks!

Small Losses!

Efficient Management!

enables us to declare a

30% Dividend For Year 1921

100% Protection and 30% Dividend, both for same money you are paying to a stock company for a policy that may be haggled over in case of loss.

Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Mich.

WM. N. SENF, Sec'y

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

When you want insurance you want the best, then place your insurance with The Michigan Shoe Dealers Mutual Fire Insurance Co.

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The only companies which have allowed

30% DIVIDENDS

for many years.

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FREMONT.

MICHIGAN

Judge Cardozo, in holding the insurance companies not to be liable, said: "The problem before us is not one of philosophy. Our guide is the reasonable expectation and purpose of the ordinary business man when problems an ordinary business con-

Explosions and Common Sense.

making an ordinary business contract. It is his intention, expressed or fairly to be inferred, that counts. There are times when the law permits us to go far back in tracing events to causes. The enquiry for us is how far the parties to this contract intended us to go. The same cause producing the same effect may be proximate or remote, as the contract of the parties seems to place it in light or shadow. That cause is to be held predominant which they would think of as predominant. The law solves these problems pragmatically. There is no use in arguing that distance ought not to count, if life and experience tell us that it does. The question is not what men ought to think of as a cause. The question is

A man, when the glassware in his pantry was broken by an explosion a mile away, would never say that he had suffered loss by fire. A philosopher or a lawyer might persuade him that he had, but he would not believe it unless they told him. He would expect indemnity if fire reached the thing insured, or if it came near at hand so that his property was within the danger zone of ordinary experience. In the Black Tom explosion the plate glass insurance companies, which cover breakage generally, paid the damage, and got it back from the railroad.

what they do think of as a cause."

Explosions raise other interesting questions. Some kinds of explosion are fires in themselves. For instance, gunpowder burns while exploding, but dynamite does not. The injury from explosion is so hard to calculate that policies now have a clause exempting the insurance companies from liability by explosion unless fire ensues, and then they need pay only for the damage caused by the fire. What is the effect of this clause if a fire accidentally starts in a warehouse containing dynamite, which explodes when hit by a falling beam and wrecks the building absolutely? No effect at all; the preceding fire was the main thing and the explosion only an incident.

However, if an explosion is started by a match there is no liability, for there was no hostile fire apart from the explosion. Consider the sad experience of a Missouri housekeeper who poured gasoline on her kitchen floor to drive away cockroaches. Vapor formed under the floor, a falling match set fire to the liquid gasoline, which burned for some time, and then the vapor exploded. She did recover, because an accidental fire preceded the explosion.

The cases hold, however, that the policyholder gets nothing unless the hostine fire which causes the explosion is on his own premises. This seems somewhat arbitrary, to make a distinction between an explosion caused by a fire fifty feet away on his own land and a fire fifty feet away on another's land, but the same principle

applies as in the concussion case. The insurance experts can look over the policyholder's premises and estimate the probability of explosion from a fire there much better than they can take into consideration possible explosions on surrounding premises.

Damage Done in Fighting Fire.

Some interesting questions arise when property is damaged in an effort to prevent its burning. The courts have had much difficult, with this. Thus, some coal on a vessel which was covered by a marine policy against fire and like perils got heated, and the vessel had to be unloaded to avoid spontaneous combustion No fire took place, but the insurance company was held liable for the resulting failure to earn freight. On the other hand, when a fire was built in a stove and soot escaped from a disconnected stove pipe into the room above and did a large amount of damage, no insurance was paid for the injuries caused by water used to prevent ig-The same question might nition. arise when a building has to be dynamited to stop the spread of a conflagration.

Losses caused by official action are, however, expressly excepted in the New York standard policy. Thus. fire insurance companies have been held not liable when the fire resulted from fumigation ordered by the Board of Health or when it was started by the State to destroy a plague of grasshoppers. On the other hand, when a Kentucky marshal burned down a hotel in order to capture some murderers who had taken refuge inside, the company had to pay, because he had only a legal right to smash the door.

Invasion is another excepted cause in New York, and earthquakes in California. These clauses have not been free from difficulty. For instance, an earthquake breaks water mains, so that a burning house cannot be extinguished; is this damage by earthquake and not recoverable or a fire loss which must be paid?

Thus, despite the efforts of the insurance companies to settle problems by new clauses in the policies, fresh sets of facts continually present themselves to cause more litigation.

Zechariah Chafee, Jr., Harvard Law School Faculty.

An Ominous Outlook.

Farmers are such an ungrateful lot that at any time we may expect the town men to get angry and refuse to give them any more advice.

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.
Bell M 797 Citizens 4261

FIRE

TORNADO

BETTER INSURANCE AT LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

paid more than \$4,000,000 in dividends to their policy holders and \$6,300.000 in losses.

How do they do it?

By INSPECTION and SELECTION

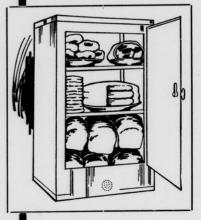
Cash Assets Over \$20,000,000.00

We Combine STRENGTH and ECONOMY

THE MILL MUTUALS AGENCY

120 W. Ottawa St.

Lansing, Michigan



They Want Them

A Home Comfort Bread and Cake Cabinet in use in a home makes many sales. Other women see them, recognize their good points, and immediately want one for their own use. We've been selling them for years and we have seen this happen time and time again. Put in a stock of these cabinets, sell one, and that one will sell the rest. When ordering direct, mention your jobber.

The Home Comfort Company Saint Paul, Minnesota

"Shipped knocked down, saving freight and warehouse space"

Why Pick On the Merchant All the Time?

Dubuque, Iowa, Aug. 15 — The woods are full of amateur economists woods are full of amateur economists who claim that prices of clothing, underwear, hosiery, shirts, sweaters, sleepingwear, etc., will shortly return to pre-war levels.

Will they?

es, they will-

When hard coal is back to \$9 per

ton. When railroad fares are back to 2c per mile.

When house rent is back to \$25 per

month.
When gasoline is back to 10c per

gallon.
When telephones are back to \$1

per month.

When a square meal is back to a

quarter.
When farm labor is back to \$25 per month.

When shaves are back to 10c.
When street car fares are back to a nickel.

When money is back to 5 per cent. When cooks are back at \$5 per

When hair cuts are back to a quar-When movies are back to a nickel.

When a car-wash is back to a dol-

lar.
When ice cream is back to a dime. When a newspaper is back to a penny.

penny.

For the love of Mike, why expect the manufacturer, wholesaler and retailer of clothing and furnishings to go the route alone? Why expect us and no one else to go back to prewar prices? Why pick on us?

Aren't we Americans all in on this proposition together? Haven't we got to work it out together? Well, then, haven't we the manufacturers whole-

haven't we, the manufacturers, whole-salers and retailers of clothing and furnishings gone much faster and much further than the average in re-

ducing prices, and making readjust-ments? We'll say we have!

We are ahead—way ahead of the procession. Now let the barbers and the movie houses, and the soft drink parlors, and the landlords, and the hotels and restaurants, and the draymen, and the bankers cut their prices and catch up with us. It is time for us to pick on somebody! We have been the goat long enough!

H. B. Glover.

Large Plans For This Year's State Fair.

The Michigan State Fair in recent years has gone ahead in the exposition world so rapidly that it now is ranked as the greatest in all America. The people of the State, who are the owners of the big fair, have every reason to be proud of its accomplishments, for the State fair reflects the activities of the State so completely that it has been described aptly as "Michigan in miniature."

Prior to this year's fair, which will be held in Detroit Sept. 2-11, another distinct step forward in the steady development of the institution was made in the building program decided upon for the immediate future. With the additions arranged for in this program the State fair will begin to make the impressive appearance that its rank as the leading fair of America entitles it to.

There is now under construction on the fair grounds, situated at the northerly limits of Detroit and facing Woodward avenue, a new horse building which will be completed in time for the coming fair, at a cost of \$80,000. Were it not for the prohibitive cost of building construction and the difficulty of obtaining labor

that existed last year, a more considerable amount of building would have been arranged for to be completed in time for the 1921 fair.

"With the new horse building fully equipped to take care of all horses shown at the fair, in the most modern manner throughout, the old horse building is being remodeled as an addition to the cattle building," explained Secretary-Manager G. W. Dickinson, of the fair. "The cattle building, with this addition, also will be one that the fair can be proud of.

"The old cattle sheds, which will be used this year for sheep and swine exhibits, will be torn down after this year's fair. The new coliseum will be erected on the site now-occupied by these cattle sheds. The coliseum will be a most effective addition to the permanent features of the State fair. The building will cover a space about 220 by 180 feet. It will have a large central arena, with tiers of seats about the arena that will acomodate seven to eight thousand people.

"In this arena we can have blooded stock shows and sales during the year as well as having the use of it at State fair time. It can be made the central point in the mid-west for high-class stock sales, with profit to the State fair as well as increased reputation."

Sewers have been constructed through the fair grounds during this year, giving additional facilities to the grounds. A new building is being planned for the sheep and swine exhibits, which will be of much better grade than the present temporary quarters in the old cattle sheds.

A new art building also is planned, along with improvements in several of the existing buildings on the grounds. All these improvements and new buildings are to be ready for the opening of the 1922 fair, it is planned, thus heavily increasing the facilities over those now had.

A Civilian Point of View.

Detroit, Aug, 16-I have been won-Detroit, Aug, 16—I have been won-dering whether the American Legion considers itself a patriotic organiza-tion. The news contained in the pa-pers recently leaves a doubt in my mind. During the war the soldiers certainly did their duty—no more, no less—as did millions left behind here in this country. The children and their elders worked unremittingly with thrift stamps, war community

in this country. The children and their elders worked unremittingly with thrift stamps, war community service, Liberty loans, etc. If they had not the soldiers would have stood small chance to make good, as he did.

When the war was over the civilian settled back to his normal way of living, or as nearly so as possible, and nothing more has been heard of him. He is satisfied that he did what he could freely for the country we all love and believe the best on the face of the earth. of the earth.

To those soldiers who feil in France

To those soldiers who tell in France and elsewhere we owe more than we can ever pay—they are part of our country. To the crippled and suffering we owe all we can do, and a great deal has been done and more will be done. To the others we owe our living gratitude. But is it right, is it just, at this time, when business and financial conditions of our country are in such had shape to pay out billions. in such bad shape, to pay out billions of money, in addition to what has al-

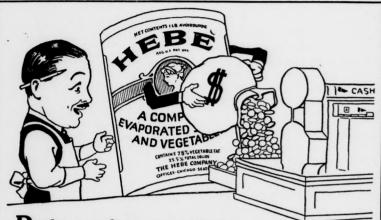
ready been arranged for, in bonuses to returned soldiers, the majority of whom are able-bodied and strong and none the worse for their experience? A. L. Ewing.

Cultivate Today's Seeds tor Tomorrow's Needs

Buy Consumers Power Company 7% Preferred

- Yielding

at \$95 Per Share and Dividends Ask any of our employees for information.



Puts extra money in the cash drawer

YOUR profit on Hebe is all "velvet" because it is extra profit. Hebe does not cut into the sale of any other article. There is nothing else exactly like it in your store. Hebe is a different kind of product—not merely a different brand. Don't confuse it with evaporated or condensed milk.

-a different product for distinctive uses

Sell Hebe for just what it is and as it is labeled-"A Compound of Evaporated Skimmed Milk and Vegetable Fat"-and you will create for yourself a new field of profit. Recommend it as an economical liquid ingredient for cooking and baking, serving to moisten, to shorten and

Trim your counters and windows with a Hebe display and tie up to the Hebe advertising now appearing in women's magazines with over thirty million readers. Let your customers know you sell Hebe. Send to us for attractive window hangers, wall posters, counter cards, leaflets, etc. Address 4038 Consumers Bldg., Chicago.

THE HEBE COMPANY

CHICAGO

SEATTLE



KEEPING ABREAST THE TIMES is part of your duty to the business you conduct.

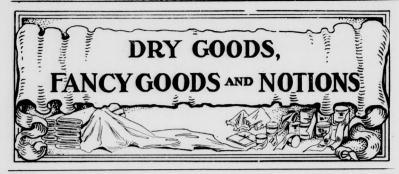
In these days—the conserving of every ounce of energy—every atom of time—the plugging of every leak—is the duty of every merchant.

The system of ten years ago is not good

You can't overlook with a shrug the Judgment of the best men in the merchandising field. Thousands of them have placed their unanimous stamp of approval on Holwick Mills and Chop-

Granulate or Pulverize your coffee on a ball bearing Holwick double or single mill, with steel cutting burrs and double automatic nail release. Send for Catalog, prices and easy terms.

SALESMAN WANTED. ick, Canton, Ohio, Dept. F B. C. Holwick,



Michigan Retail Dry Goods Association.
President—J. W. Knapp, Lansing,
First Vice-President—J. C. Toeller.
Battle Creek.
Second Vice-President—J. B. Sperry.
Port Huron.
Secretary - Treasurer — W. O. Jones.
Kalamazoo.

Pushing the Sale of Infants' Wear.

How many retail dry goods merchants throughout the United States -more especially the medium-sized and smaller ones, commercially speaking-are losing hundreds and thousands of dollars' worth of business annually because they have not established a real department for handling infants' and children's wear? That there are many of them is shown by the experience of Mrs. E. Gillman, who is manager of the infants' and children's wear and juvenile department of the Sales Building, of the Bush Terminal Company at 130 West Forty-second street.

In a talk with a reporter yesterday Mrs. Gilman asserted that, in a little more than two years of her association with the Bush Company, her cooperative work with retailers had resulted in the establishment of about 220 departments of the kind of which she has charge in the sales building. These departments are spread all over the country. Their establishment, she explained, did not come half so much from the purchasing of new lines of merchandise by the retailers who put in the departments as it did from the concentration, in a single department, of merchandise that previously had been scattered all over the store.

"If there is anything which appeals to the prospective mother when she goes to shop," Mrs. Gilman said, "it is being able to find nearly everything she wants and needs assembled in a single part of the store. She does not want to have to go to the fabric section to buy some baby muslins and then have to go to the drug sundries department in some other part of the store to get a bath thermometer. I am a mother, and I know from experience. Therefore, the first and chief thing I preach to the retailer is concentration of merchandise. This means givng to prospective mothers the best kind of service that can ge given them, in that it helps them conserve their strength at a time when they need it most.

"By concentration of merchandise I mean putting together in a single department all of the things a woman will need for an infant or a small child. To name these articles would not be practicable now for the simple reason that there are between 300 and 400 that could easily come under the classification of infants' and children's goods, not forgetting toys. Many of these articles are important in that they are what might be called 'feed-

ers.' By these I mean articles which, by their sale, lead to the sale of other things.

"Take, for example, a bed or a crib. The sale of either usually brings with it the sale of seven or eight other items, particularly if they are all grouped together. Every little child's bed must have a mattress and pillows, as well as sheets, pillow cases, a blanket, comfortable, counterpane, quilted pad and rubber sheet. The sale of an infant's bassinette also calls for the sale of several of these articles.

"Now here is the thing that many retailers seem to have lost sight of: Why should a prospective mother, who may come to the store to buy some things for the new baby, have to go to the furniture department in a part of the store distant from that in which she buys tiny dresses, in order to purchase a little bed for it? The answer is that she should not, and further than that many of them won't do it. They would rather buy it at some more convenient place.

"Of less importance as a 'feeder,' perhaps, because of the smaller amount of money immediately involved than that required to purchase a crib and its furnishings, but still a good trade getter if the merchandise is properly concentrated, is the toilet basket. The sale of this basket not only leads to the sale of silks, laces, etc., to trim it with, but also the 'filling,' which includes absorbent cotten, aristol, eve dropper, boracic acid, orangewood sticks, safety pins, vaseline, cold cream, wash cloths and towels, not to speak of bath and clinical thermometers. It is obvious that the sale of all these items will suffer if they must be chased after from department to department.

"For use by the mothers themselves there should also be carried in the infants' department the so-called maternity package. An average selling price of these packages is \$10, and considerable money could be realized from their sale in the course of a year. The contents of these packages differ considerably, according to the ideas of various doctors as to what they should contain. Because of this, it is a good idea for the merchant to get the ideas of about three of the best physicians in his city or town to recommend the things that should go into these packages. Done properly, the merchant could, no doubt, connect with his publicity the fact that these physicians had recommended the packages, or that the contents had been based on their ideas. The same thing can be done with obstetrical packages, on which good profits can be made."

"Mrs. Gilman advanced another idea which may seem interesting to many

retailers when she asserted that, in her opinion, the logical place for the sale of maternity corsets and maternity gowns is the infants' and children' wear department. Her argument in favor of this is the same as with the other merchandise mentioned—concentration of goods and the conservation of the prospective mother's strength.

Mrs. Gilman also advocates the sale of certain toys in the infants' department, such as "slumber toys" made of a washable fabric and stuffed with We are manufacturers of

for Ladies, Misess and Children, especially adapted to the general store trade. Trial order solicited.

CORL-KNOTT COMPANY,

Corner Commerce Ave. and Island St. Grand Rapids, Mich.

MEN'S PANTS FOR FALL

A good line, just the weight you want.

Men's and Boys' Caps

Snappy patterns.

Great Values in Men's and Boys' Mittens and Gloves.

Daniel T. Patton & Company

GRAND RAPIDS 59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

VELLASTIC

Elastic Ribbed—Fleece Lined Underwear

For every member of the family. Have you these goods in stock?

Buy now-while stocks are complete.

Quality Merchandise - Right Prices - Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

By Special Concession of Henry W. Savage

Ralph Dunbar

Presents the

Dunbar Opera Co.

"The Prince of Pilsen"

RAMONA

Every Evening This Week

Afternoons 3 p. m. Vaudeville, Pictures, 10c, 25c, 35c.

kapok. She further advocates the sale of celluloid bath toys, as well as ducks, dolls, frogs, etc., fashioned from rubber sponges.

"As for the profits of a department such as I have outlined," Mrs. Gilman went on, "there is no reason why they should not amply repay whatever effort might be required to bring together the kinds of merchandise that should be sold in it. The stock can be turned from three to three and a half times a year without undue effort, and four turnovers a year could be done. For that matter, I know of one department in which the stock is turned five times a year. Even if there were only one turnover annually, the department would pay for itself in that it not only builds trade for the present but for the future as well.

"Sales in a department of this kind could be boosted in a number of ways. For instance, there is a powerful stimulus afforded the sale of spring merchandise by the annual Baby Week held under the auspices of the Government Department of Child Welfare. Then there can be baby shower sales, beach sales, school sales for the children of the 4 to 6 year range, Hallowe'en sales, holiday sales, etc. As for holiday sales, there is scarcely a month goes by without some kind of a holiday on which to hang one.

"The personnel of the department is a thing of prime importance. Obviously there should be no one connected with it who is not in full sympathy with children and prospective mothers. Just as obviously it is not the place for the inexperienced young girl or for the type of girl who does best in the beauty accessories department. It has been my experience to find that the ideal employe for the infants' and children's department is a widow or other self-supporting woman who is herself a mother.

"Another thing which I would like to lay stress on is the importance of employing a lady nurse for the department. Many of the stores employ nurses for duty during the Baby Week sales, but do not keep them all the year around. This, I think, is wrong, and my opinion is borne out to a considerable extent by the experience of stores in the Middle West which have a nurse on duty in the department all the time, even in the smaller cities. This nurse should be broadly experienced and of agreeable personality but not too old. Furthermore, she obviously must not be 'set in her

"A nurse of this kind would in no sense interfere with the work of the physicians of the town or city in which the store is located, for the advice she would give would be entirely of a non-medical nature. What she could legitimately tell the prospective mothers about the needs of themselves and their coming offspring, however, would result in sales which would pay her cost to the department many times over."—New York Times.

You find people less inclined to buy than sometimes. Well, are you trying to cure that tendency by urging them harder with better and more advertising, and with better displays and better salesmanship? Makes Mistake in Antagonizing the Farmer.

A traveling salesman who is now in Eastern Michigan thus relates his experience during three days of one week:

Wednesday: Struck North Branch at 2 p. m. Found all the stores would be closed from 2 to 4:30 o'clock on account of a Chautauqua.

Thursday: Went to Mayville. Found the stores all closed on account of the Chautauqua, and will be that way for five days, each afternoon.

Friday: Went to Caro and found the stores in the hands of clerks. There was a baseball game on the Old Pioneers picnic.

This means that I have been trying to do business at a great disadvantage and it is so every week nowadays during the summer and early fall. Between the midweek half day closing, the fairs, the Chautauquas, the picnics and the baseball games it is just one d— thing after another.

Everywere I go I hear the farmers who have come in to trade grumbling over the selfishness and shortsightedness of the merchants in closing their stores on the least provocation, no matter how much they may inconvenience the farmers who have come to town to buy needed goodsperhaps supplies for the threshers the next day. I listen to the talk with much interest, because it shows me very clearly that much of the prejudice against regular merchants which is now finding lodgment in the minds of the farmers originates from this cause. I can trace the starting of several co-operative stores among the farmers to the arbitrary action of the merchants in closing their doors on the least provocation and thus forcing their farmer customers to go home empty handed or to proceed to some other town where the merchants have not caught the prevailing craze to suspend business to attend a picnic, a ball game or a horse race. Many of the co-operative schemes which prove to be very annoying to regular merchants are incubated and hatched at meetings of disappointed and disgusted farmers.

I do not suppose my friends in trade will enjoy this criticism of their shortcomings, but I think it is a deserved criticism and that the sooner the merchant ceases to be a professional pleasure chaser during regular businss hours and insists on leaving at least one clerk in the store when he joins in pursuits which should interest only the village loafer and the idle rich, the better it will be for all concerned. Of one thing I am assured: If the merchant does not quit this foolishness, he will soon find himself eating the bread of bitterness.

The Reason.

"The only thing I ever got out of that skinflint uncle of mine was advice."

"Oh, well, I dare say it was good advice."

"It was not. If it had been, he wouldn't have given it away."

Automobile Insurance

\$813,645.25 Paid in Claims

The Citizens Mutual Automobile Insurance Co. has paid over \$813,-645.25 for claims since organization, having adjusted over 6,000. The company carries a surplus of \$125,069.24 in addition to an office building and equipment.

Every automobile owner needs automobile insurance. The good roads and increased number of automobiles account for the increasing number of claims each year. It is important to insure in a company that has sufficient surplus to stand the shock of serious claims. The company is now paying out about 200 claims per month.

Why insure in a small company when you can insure in the largest company, able to give you service and pay all claims promptly.

XX7-:40

Citizens' Mutual Automobile Insurance (o. Howell, Mich.

Safety of Principal and Interest Ease of Collection of each when due

These are the essentials of a proper investment

Regent Theatre FIRST MORTGAGE SERIAL 7% GOLD BONDS cover these requirements

A Circular on request with some interesting information as to the progress of this Theatre.

INTERSTATE SECURITIES CORPORATION

431 KELSEY BUILDING
GRAND RAPIDS, MICH.



SIDNEY ELEVATORS

Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind machine and size platform wanted, as well as height. We will quote

Sidney Elevator Mnfg. Co., Sidney, Ohio

GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN

Petoskey Transportation Company

Petoskey, Michigan

This Company is under contract to transport cement and crushed limestone for the Petoskey Portland Cement Company, and will haul coal from Toledo and other lower lake ports to the Petoskey Portland Cement Company.

The 8% preferred stock and the common stock of no par value of the Petoskey Transportation Company offers an opportunity for safe investment, with the certainty of substantial earnings.

Invest in an enterprise like the Petoskey Transportation Company and save regrets later on. Enterprises established on sound foundations are the kind that can be derended upon to bring returns to the investor.

On account of knowing that its boats will be kept busy during the entire navigation season carrying out the above contract places this Company, right from the beginning, on the basis of a well established, going concern.

In addition to paying the semi-annual dividend on July first on all of its outstanding preferred stock, a substantial earning was made by the common stock.

This Company will bear the strictest investigation. ACT NOW.

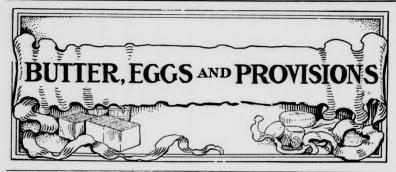
F. A. SAWALL COMPANY

313-314-315 Murray Bldg.

Grand Rapids, Michigan

Gentlemen:
I am interested in an investment In
the Petoskey Transportation Com-
pany.
Without any obligation on my part, send me all particulars regarding the
Company.

Yours truly,				
Name _				
Address				



Michigan Poultry, Butter and Egg Association.
President—J. W. Lyons, Jackson.
Vice-President—Patrick Hurley, De-

Vice-President—Patrick Hurley, De-troit.
Secretary and Treasurer—Dr. A. Bent-ley, Saginaw.
Executive Committee—F. A. Johnson Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Marketing To Be Studied By Class in Columbia.

New York, Aug. 15-The Columbia University is about to dignify the marketing of foods by the adoption of a course in economic marketing under direction of Prof. Hobson, who will use the machinery of the Federal Bureau of Markets where the students will be in deith touch with the receivers. reau of Markets where the students will be in daily touch with the receiving and selling of food products. Graduates who have capabilities for this work will be given the preference and those who devote their entire time to the work will receive a salary of \$100 a year from the Department of Agriculture.

The average American family of five consumes 6,000 pounds of food a year according to Prof. Hobson who, in a statement on food products, says that co-operative marketing alone will not solve the marketing problem. Prof. Hobson, who is a member of the Department of Agriculture of Columbia University, says that middlemen are a necessity and that eliminating them is next to useless as a wide-spread means. next to useless as a wide-spread means of lowering marketing price.

"Never before has the demand for a readjustment in the prices of food products been more persistent than now," Prof. Hobson continued. "The now," Prof. Hobson continued. "The demand for readjustment upward comes from the producer, and the demand for downward trend from the city consumer. The grower maintains that he is not receiving a price sufficient to pay the cost of production—a well-founded grievance no doubt. The great consuming public protests against present prices because it is against present prices, because it is unable to maintain an acceptable standard of living at present high

standard of living at present high costs.

"The grower in his attempt to sell at higher prices, and the consumer to purchase at lower, present two seemingly opposing forces. But the unusual is that the consumer and the farmer express a sympathy for the welfare of each other. Openly the grower holds the city man should be able to purchase food for less, and the consumer admits the farmer must receive adequate remuneration.

"These arguments conclude that the

"These arguments conclude that the farmer should receive more and the ultimate buyer pay less. Here is a miracle, the performance of which is based upon the assumption that a saving may be effected in marketing costs, and divided between the ones

costs, and divided between the ones who grow and the ones who consume. "The next question relates to the method by which this is to be brought about. Of the many recommendations, the most have to do with the more simple and direct marketing methods. This finds much favor, but, unfortunately, one which has so many limitations as to make it next to useless to ately, one which has so many limita-tions as to make it next to useless to lower market prices. The most im-portant of these limitations are: The great distance which separates the producing districts from the consum-ing centers; a large proportion of food products are harvested within a season of three months, but consumed during 12; by far the larger bulk of farm products undergo a manufacturing process after they leave the farmer's gate and before they reach the consumer's door.

"In order to illustrate the vast distances, each member of a class in marketing at Columbia University was requested to report the principal foods which he ate and the place in which these foods were grown. This showed that the ordinary diet of 12 students for a single day came from 28 states

and twelve foreign countries.

Certainly the adult New Yorker may be classed among the unusual, who does not, during one of three daily meals, consume foods which are grown in one or more distant states and foreign countries. It is needless to explain that the greater the dis-tance, the greater the necessity for intervening agencies to handle this food. Here, then, is one reason for 'market complications.'

"Since food production is seasonal, and food consumption a uniform, continuous process, it is necessary that tinuous process, it is necessary that some agency carry this food from the time it is harvested until it is needed by the city dweller. It is estimated that a family of five, including father, mother and three children (boy, aged 12, girl, 6 and boy 2) consumes approximately 6,000 pounds of various classes of products during 12 months. It is essential that this amount he proximately 6,000 pounds of various classes of products during 12 months. It is essential that this amount be consumed if a standard of health and decency is to be maintained. It is about 12 times the combined weights of the members of the family. This food is purchased in almost daily installments. It leaves the farm in a relatively short period, involving few sales. The farmer sells in large lots, and the consumer buys in small all the year. This necessitates the responsibility of carrying these products from the grower to the consumer.

"One may contend that the grower and the consumer should furnish the required storage facilities and assume the carrying risk. This is not done because the farmer finds that financial pressure, and the speculative element make it expedient for him to sell shortly after harvest. As for food storage, the apartment dweller is in somewhat the same class as would the proposal to grow vegetables on Manhattan Island.

"Grant, for instance, that growers and consumers lie in the same discarded."

"Grant, for instance, that growers and consumers lie in the same districts, and the grower is willing to perform the storage function by sellperform the storage function by selling his harvest in small lots throughout the year. Even if the obstacles pointed out were overlooked, a very small proportion of our food products could be distributed by the simple direct method. Because most products go through a highly technical manufacturing process, such as canning, preserving, pickling, dehydrating, milking, baking, slaughtering and packing which must be performed by highly-developed specialized men.

"The farmer markets steers, hogs.

"The farmer markets steers, hogs, sheep, wheat, milk and truck. The individual consumer is interested in purchasing them, not in the form in which they left the farm, but, rather, take them in small portions. It should be generally recognized that the present complex system of marketing has grown because a more simple system grown because a more simple system

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building Grand Rapids, Michigan

SEND US ORDERS

FIELD SEEDS

WILL HAVE QUICK A ITENTION

Pleasant St. and Railroads Both Phones 1217

Moseley B: others, GRAND RAPIDS, MICH.

For Dependable Quality

DEPEND ON

Piowaty

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Grand Rapids Distributor

Blue Grass Butter

Good Luck Oleomargarine Procter & Gamble Full Line of Soaps, Chips, Etc.

Flake White and Crisco

Southern Cotton Oil Trading Co.'s Scoco and Snowdrift

Oxford Brand Oranges

KENT STORAGE CO. GRAND RAPIDS **MICHIGAN**

failed to meet the demands. ciety grew more complex, the machin-ery of distribution became more intricate. In the fifteenth century, when distance did not separate the producing and consuming centers; when storage was imperfect and means of preservation hardly known; when food manufacturing processes were few and extremely plain; in those days the simple direct marketing methods were in vogue. It was in those days also that famine years were frequent, and each year had its starvation months just before the harvest season. cate. In the fifteenth century, when

season.

"To argue that our present marketing system may be improved by adopting on a wide scale direct from producer to consumer methods, is the same as proposing that we should institute the simple machinery of the fifteenth century as a means of satisfying the complex demands of a twentieth century society.

tieth century society.
"I do not defend present marketing onditions. There is need for improvement. Progress in this direction is not likely to come by the elimination of present methods and institutions, and the substitution of direct methods, but through the perfection of the channels already in use and the

methods, but through the perfection of the channels already in use, and the adoption of improved methods of handling by present institutions.

"To be specific, the marketing problem is not solely a middleman problem. It is just as much a matter of transportation difficulties, improvements in terminal facilities, the adoption and use of recognized grades and standards, better methods of packing tion and use of recognized grades and standards, better methods of packing and stowing and most of all it is a matter of a better understanding on the part of the public generally of the tremendous difficulties and the numerous services to be performed in distribution of America's food supply."

A Fortune Awaits the Apple Grower.

A Fortune Awaits the Apple Grower.
Grandville, Aug. 16—All the opportunities for money-making are not gone by a long shot. Even the farmer who is despairing of getting his usual profits this year has only to look about him and note how some men in the farming business will coin a snug-nest egg to put in the bank this fall. Some of these are less than a hundred miles from the Valley City.

A farmer told the writer that one of A farmer told the writer that one of his neighbors had contracted his apple crop for \$10,000. Not to be sneezed at is it? And the orchard which produces this crop was in part old and dilapidated when its present owner bought the same and entered into possession with the approved intention of session with the avowed intention of cutting down the old orchard.

A neglect because of work in another quarter delayed the cutting down of the orchard until it fully demonstrated its ability to still produce splendid fruit, worthy of the highest market. The old orchard was the most of the product of the highest market. trimmed, sprayed, fertilized, in fact made over into a thrifty profit-produc-ing proposition. A new orchard was set. This was some years ago, and to-day the wise farmer is reaping his reward in the big crop of fine apples he is selling this year for good money.

There is money in fruit.

Never since the days when Michigan was first settled has the outlook for fruit growing been so inviting. Like fruit growing been so inviting. Like every other business, the horticultural has its drawbacks, yet none that can-not be overcome providing the right man is at the helm. It takes the right man to do the right thing at the right time to make a success along any line of endeavor.

For a young man just starting out in life the growing of fruit has its charms unlike almost any other business, and the prospect for making a complete success is as great as in anything the man can undertake.

To the mechanical genius, to the man who has railroading down fine in his imagination, or to the man who

sees great things in the mercantile world, fruit growing does not appeal nor should such think of breaking in-to that line of endeavor. To the one, to that line of endeavor. To the one, however, who inclines to the soil, who has ideas about producing from the earth the best there is in nature, to that man he may assure himself he makes no mistake when he enters the horticultural field and strikes out to make a name and a fortune for himself.

It might be well enough to remem-It might be well enough to remember that the name comes first, the fortune afterward. Make a name for your product, make a name that every fruit consumer in the city (and they are all users of fruit) will recognize at sight as the synonym of good stuff, and your fortune will soon come along to pratify and make glad your heart in court declining years. in your declining years.

Successful horticulturists are as truly born, not made, as are artists, poets, editors, musicians and states-

If you like the work, are industrious with an ambition to succeed, nothing short of illness or accident can prevent success. This holds good in any line of endeavor and is particularly true of the man who stems the tide of adversity by raising fancy fruit for the fancy market.

fancy market.

Attending a farmers' institute many years ago, the writer listened interestedly to the words of a man from Southern Michigan who preached the doctrine of honesty and fidelity to ideals in the raising of apples. The homely apple, old as the world, first mentioned as a fruit in the Garden of Eden, it is truly the king of fruit, and should never be subjected to the degredation of producing because of neglect and indifference on the part of the grower. of the grower.

of the grower.

The man in question had made a specialty of the apple. At the time of his address he was selling his whole crop of Spys, Greenings and Baldwins at \$6 per barrel, while the going price for ordinary fruit was \$2 per barrel. This was truly an object lesson. It had required years of persistent endeavor along right lines to make this man's apples worth more than the market price.

To become a successful fruit grower one must aim high, be content with nothing short of the upper round of the ladder, where the rich pickings await the hand of every man who seeks to find them.

seeks to find them.

Never in the world's history were prospects so rosy for successful fruit growing as to-day. Thousands of orchards have gone into the discard, dead through disease and neglect. The urban population is constantly gaining on the rural. There are more mouths to feed every day, with decreasing production, consequently there will be for years to come a constantly increasing demand for apples. The young man who has it in him, can coin good money by producing

can coin good money by producing first class apples for the increasing demand, and such a young man can have an assurance of success commensurate with his ability to perform. This is not a matter of surmise or guess-work, but a sound business proposition, with the matter of success r failure resting wholly with the man

Grow apples, get next to nature, keep healthy as you grow wealthy, and all else shall be added unto you. The limousine and seashore, with winters in Florida or Southern California, mayhap a tour of Europe, will follow

low.

The grandest opportunity ever offered to the man who is honest, not
afraid of work, who aspires to be
somebody in the world, lies in the
one word Apples! You can't go wrong
in this. It is the chance of a lifetime
and he who takes advantage of conditions, having aptitude for land exploitation, will reap an abundant harvest.

Old Timer.

COLEMAN (Brand) **Terpeneless** EMON

and Pure High Grade VANILLA EXTRACTS

Made only by FOOTE & JENKS Jackson, Mich.

Detective Service

We furnish efficient operatives and are equipped at any time to undertake any kind of criminal or industrial investigations. All work intrusted to us is personally super-vised by Mr. Halloran.

HALLORAN'S NATIONAL DETECTIVE AGENCY

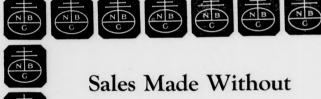
506-7 Grand Rapids Savings Bank Bldg. Grand Rapids, Mich.

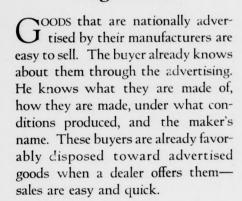


The Best Obtainable

Sold only by **Vinkemulder Company**

Grand Rapids, Mich.

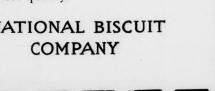


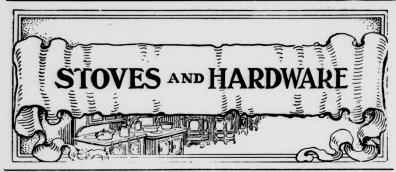


Argument

The grocers selling National Biscuit Company products know this to be true. It takes no argument to sell them. No time is lost in taking the order. N. B. C. products are salesmakers, time-savers. They are well known because of year after year of advertising. They are liked because of perfect quality.

> NATIONAL BISCUIT COMPANY





Michigan Retail Hardware Association. President—Norman G. Popp, Saginaw. Vice-President—Chas. J. Sturmer, Port Huron. Secretary—Arthur J. Scott, Marine

City.
Treasurer—William Moore, Detroit.

Some Pointers In Regard To Selling Stoves.

Written for the Tradesman.

With autumn only a few weeks ahead of us, it is time to give serious consideration to stove selling. Here, as in many other lines of business, an early start is half the battle.

That is the axiom of at least one hardware firm of my acquaintance, doing business in a town of 10,000 population. While this hardware firm is looking for stove business at all seasons of the year, it makes special efforts to obtain fall business; and starts looking up prospects as early as July. The manager finds that many customers begin to "look around" long before they actually are ready to purchase.

This firm keeps a stove display in the main part of their large store during all seasons of the year; and it is not uncommon for prospects to ask information regarding the stoves on display many months before they actually purchase.

"Why do we keep the stoves always on display?" asked the head of the firm. "Here's the reason. The impression these prospects receive regarding the stove is generally imparted by the salesman. If a customer hints that he will be in the market next fall for a stove, and the salesman has a stove right on display, he can make a far better impression on the customer than if he says, 'Oh, we will have a nice line of stoves in the fall. Will you come and see them then?' With the stoves always on display, we can start right in to talk stoves the minute the customer intimates he is interested."

That, too; is the time to take the name of the prospect. The first interview is followed by personal letters and by literature regarding the style of stove in which the customer is particularly interested. Newspapers also play a prominent part in the stove campaign; and many prospects are secured by newspaper publicity. Advertising is started early in the season; and the store windows are also used to good advantage.

"The salesmen have got to know the goods, too," the head of the firm told me. "That's essential—to know the goods, to know what to say, and to know what to leave out. Too much technical information often confuses a prospect, and causes him to lose interest in a line. It is a good idea to have all this information, for there are a few customers who make a close study of stoves and who desire technical information. The average purchaser, however, relies to a great extent on the dealer; and if the salesman can give a clear and concise talk on the line he is selling, the chances are he will make a good impression and gain the interest of the prospect. The salesman himself must firmly believe in his goods.

"It's important, too, to keep the sample stoves bright and clean. We do not allow ours to become piled up with boxes or merchandise. The stoves are always ready to show without delay. This is important; for it is annoying to a customer to wait while a pile of goods are being removed from the top of a stove.

"Then we like to see that purchasers are thoroughly satisfied. A satisfied customer is a mighty good advertisement; we follow up each stove after it is installed to see that everything is working satisfactorily. So we are able to refer prospects to purchasers without fear of the latter knocking future sales."

This firm issues a catalogue of spring, summer and winter lines. One section is devoted to illustrating, describing and pricing stoves, ranges and accessories. This catalogue is distributed throughout the town and surrounding country; and quite a few prospects are reached in this way. The back page gives a list of a couple of hundred satisfied stove users.

Quite a few dealers adopt the policy of showing the stoves in a separate department. This is, of course, difficult with a small store; but where there is ample space, the separate department is well worth while.

Where a stove department is located in proximity to other goods, prospects are disturbed by customers coming and going, and their attention is distracted by other goods on display. To overcome this difficulty

Sand Lime Brick

Nothing as Durabie
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm n Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids So. Mich. Brick Co., Kalamazoo Saginaw Brick Co., Saginaw Jackson-Jansing Brick Co., Rives Junction some firms have arranged for special show rooms to display their stoves. The fact that a special show room for stoves is maintained impresses the public. Then, too, the salesman can do better work if he has his prospective customer away from fear of interruption. Then, too, stoves can be kept cleaner and arranged more attractively.

One firm which formerly exhibited the stoves in the household goods department has established a separate show room, adjoining the toy and household goods departments on the second floor of the store and find it is much more satisfactory to handle stoves in a special room. There is more room to show the goods, the customer can sit down,

We are making a special offer on Agricultural Hydrated Lime in less than car lots.

A. B. KNOWLSON CO.
Grand Rapids Michigan



THE MCCASKEY REGISTER CO.

Blanks for Presenting
LOSS AND DAMAGE
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CLAIMS,
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BARLOW BROS.

Grand Rapids, Mich.

Foster, Stevens & Co. Wholesale Hardware



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Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Johhers in

Sadderly Hardware, Blankets, Robes, Summer Goods, Mackinaws, Sheep-Lined and Blanket-Lined Coats, Sweaters, Shirts, Socks, Farm Machinery and Garden Tools, Automobile Tires and Tubes, and a Full Line of Automobile Accessories.

GRAND RAPIDS.

MICHIGAN

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

and the salesman is not interrupted. The special room also allows greater scope for attractive display, and there is no necessity for crowding. The walls and ceiling are decorated in flat wall colors, three colors being used; and the floor is painted with a special floor paint. Five drop lights are suspended from the ceiling. Stoves, ranges, mantels and refrigerators are shown; and chairs are supplied for customers.

This firm has a rest room upstairs; and among the features of the rest room is a heater which is kept going throughout the winter. A good many customers take notice of the heater, which proves, as intended, a good advertisement.

Another firm with a second story stove defartment keeps one or two sample stoves on the ground floor. The interested prospect is invited to look over the complete line upstairs.

look over the complete line upstairs. "When we get a customer up here," states the stove salesman, "we gain her undivided attention; and so complete is our line of stoves, heaters and ranges, we generally have one that measures up to the standard required by the individual customer."

With a second-floor stove department, advertising the department becomes an important feature of the stove business, since the customer on entering the store is never confronted by a full line of stoves, as in other stores. To this end, the dealer in early fall, even before the need for a little fire is felt, arranges stove displays simultaneously in two of the store windows. The one is a display of ranges, the other a display of heaters. News aper space is used to advertise the stove department, and salespeople are coached to "talk stove" at every opportunity and to suggest a visit to the stove depart-Signs prominently placed throughout the store call attention to the stove department on the second floor. As the season advances, new stove displays are put on. The store is famous as "the store with the 5-foot box stove." During the winter, although there is a steam-heating system in the building, this stove is kept in operation on the ground floor, not to supply heat, but as a lace where farmers can "Warm up" after a long drive. It helps materially to keep stoves before the minds of the customers, even though the stove stock is on the second floor.

"In talking stoves," says the stove salesman for this firm, "we keep close

tab on the seeming likes and dislikes of the prospect. We know that any one of our stoves will give satisfaction, and we are ready to guarantee them. The main thing then is to find out what is expected of the stove, whether it is wanted to heat the whole house or simply to do the cooking or both. After we have pointed out the differences for these purposes, it is pretty much a matter of the style or finish desired. Should a customer pick on one particular style, then other points, such as fire-box lining, lids, weight, appearance, etc., may be used. But as we guarantee every stove, the main thing is to find out what the stove is wanted for, to show a suitable stove meeting these requirements, and then to bring out the particular feature of the stove to which the customer appears most favorably disposed." Victor Lauriston.

Contests Not Conducive To Happiness.

Ann Arbor, Aug. 16—Games are indispensable for youth. Their value in maintaining and promoting health and in mental and moral development can not be estimated. Like many other necessary or desirable things, games may be harmful if not wisely directed. Contest is the predominating feature of most all games. There is a strife between opposing individuals or larties for a prize, goal, stake or honor. The original or fundamental purpose of a game may be healthful exercise or mental development, yet through the feature of contest it eventually becomes only a strife for victory over or mastery of an opponent. Victory or gain for one means always defeat or loss for the other—triumph at the expense of friend or brother. Does the result of such contests ever tend to greater friendship or more harmony between brothers? Does it tend to make the victor more anxious to help others? It may develop what is termed 'team work," the beneficial results of which may be far overshadowed by the "gang" spirit—banded together to overcome, injure, defraud, destroy others—not for mutual good, but mutual plunder.

From outdoing others in games and studies, as one merges from youth to manhood or womanhood, the habit of contest is carried into social, business and political life; to outdo others is the great endeavor—in display, in gaining money, in winning prominence or control in public life. Not to produce or serve individually or indefendently, but to obtain the patronage of a competitor—decoy his customers, undersell, outbid, bankrupt him, if necessary. Not seek a virgin field, supply a necessity, build up a business, but to take from another what he had built or earned. Gould and Vanderbilt played the game regardless of gain or loss to the territories which they should have aimed to develop, enrich and serve.

In church activities contests have become the most noticeable feature; from the infant class to grandmothers they are lured to regular attendance, perfect lessons, larger donations and so on by prizes, banners, badges, honor rolls, etc., and no one seems to discover any injurious tendencies in such training. Does not increased attendance mean lessened interest in religious study?

Life is a battle: only a fighter gets ahead; but the fight is not against our fellow mortals; it is against evil in every form; it is against ignorance, harmful tendencies, in ourselves first, and then in the world at large. De-

feating others never helps any one—helping, guiding, encouraging them helps us also.

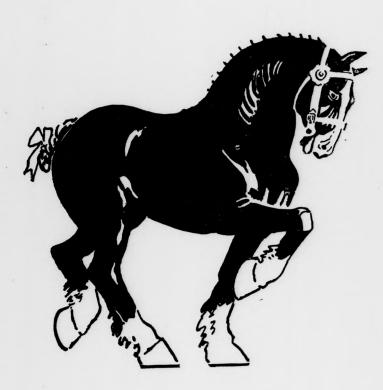
helps us also.

Contests in our schools and colleges divert interest from their real work. But the subject is too great for discussion here. Let us hope the present weeding out of teachers leaves only those who have noblest astirations and who strive to avoid every method or educative agency which is as likely to harm as to benefit

E. E. Whitney.

The church you long for is in your own heart, to be released only by your own effort.

He will be there



Michigan State Fair Sept. 2-11 Detroit





Close Relationship Between Parables and Profits.

Suppose I suggested that traveling salesmen set aside several hours each week to reading the best business book that was ever published. If I could persuade them to do it, it would be the best thing that I could possibly accomplish. This will be a new book to many traveling men. Some of the young men in business have heard of it, but they have never studied it thoughtfully and some of the old men have read this book, but it has been so long ago they have almost forgotten what it is all about. Now if the young men should read it, they will get a slant on human nature that they cannot get anywhere else and if the old men should re-read it after having practically lived their lives, they will find it intensely interesting to compare their experiences in this world with what happened to people in this book several thousand years ago. This new book-which by the way is still one of the best sellers after its long, long run-as you may have guessed, is the Bible. Suppose to-night, just for recreation you turn to the Book of Proverbs and read them through. As advice to young men they cannot be improved upon. If you are in love read the Book of Ecclesiastes. There is no poetry nor passionate writing to equal this book. If you have aspirations to be a writer, turn to the Parable of the Good Samaritan and you will find a perfect jewel in literature. Study this Parable. How brief! How beautifully expressed! Not a word can be added to advantage. Not a single word can be taken away without a loss.

Suppose you are a student of advertising. Then turn to Christ's Sermon on the Mount. This is one of the greatest sermons ever preached but do you observe that Christ simply makes affirmations? He does not give a single reason. For instance, "Blessed are the pure in heart for they shall see God. If you are a student of salesmanship note that all the teachings of Christ are affirmative. If you desire to become a successful business man notice that all the great characters throughout the Bible are affirmative characters. Out of their experience they say positively that this one thing is good and that this other thing is bad.

Notice throughout the entire Bible how the value of faith is emphasized. What we need in business every day is faith and no man can succeed unless he has faith in himself and also faith in others. Where there is no faith between men no business can be done and you can put it down as an axiom that the larger the business the more faith we must have because large business is done by delegating the work to others and having faith that they will do it well.

Solomon only prayed for one thing Somewhere he writes, wisdom. "With all thy getting, get understand-How much this means. What a power they have who have understanding! How we love to go to a man and talk to him when he has understanding! The great salesman is the man who above all things has understanding. His customers depend upon him, lean upon him, give him orders and love him because he has understanding.

Suppose your wife takes her market basket and goes to the store to buy the family supplies. Suppose her pocketbook is slim and the order is Whom does your wife buy small. from? She picks out the clerk who has understanding-the fellow, whether young or old, who understands her and her needs; the fellow who is sympathetic; who does not hurry her when she wishes to chat a bit and who does not delay her with chat when she is in a hurry. Some call this tact, but I think Solomon would have called it "understanding."

When we are heartsore and tired, when we grow weary of the battle of life, blessed are we when we have some friend to whom we can go and talk over our troubles. Thrice blessed are we if this friend has that complete understanding which comes from wisdom and unfortunate are we if this friend lacks understanding, lacks wisdom and is one of the "foolish

Out in St. Louis where I hail from, years ago there was a celebrated lawyer. He was a great orator, but he had his faults. One evening under the influence of liquor he was standing unsteadily in a bobtail street car swinging on a strap. A smart young fellow with a comfortable seat decided to show off, so to the surprise of the crowded car he said, "Colonel, you are drunk." The great lawyer swung around on his strap and looked at the smart young man. Then he spoke thusly, "Yes, young man, I am drunk, but I can get sober. You are a dfool and they never recover." It was thinking of young men like these that led Solomon to write the Book of Proverbs!

Have you read Abraham Lincoln's Gettysburg Address? If you have not, go and get it and learn it word for word. It is very short. You can read it in five minutes. In that address Lincoln summed up all the bitter experience and all the aspirations of his time. In that address Lincoln dedicated himself and his country to carry on and complete the work of the dead buried on that bat-

CUSHMAN HOTEL PETOSKEY, MICHIGAN

Commercial Men taken care of the entire year. Special Dinner Dances and other entertainment During the Resort Season. Wire for Reserva-



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CENTRALLY LOCATED
Rates \$1.00 and up EDWARD R, SWETT, Mgr

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Rooms without bath, \$1.50.\$2.00; with shower or tub, \$2.50; Meals, 75 cents or a la carte. Wire for Reservation. A Hotel to which a man may send his family.



"The Quality School" A. E. HOWELL, Manager 110-118 Pearl St. Grand Rapids, Mich. School the year round. Catalog free.

CODY HOTEL

GRAND RAPIDS

RATES \\ \\$1.50 up without bath \\ \\$2.50 up with bath

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Livingston Hotel and Cafeteria

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Nearer than anything to everything. Opposite Monument Square. New progressive management.

Rates \$1.25 to \$2.50

MORROW & BENNER, Proprs.

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecor-rated throughout.

Cafe and Cafeteria in connection where the best of food is obtained at moderate prices.

private both \$2.50 and \$3.00. J. T. TOWNSEND, Manager.

all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop.

American plan. Rates reason-

Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in

WILL F. IENKINS, Manager,

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

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DAILY 7:30 P. M. Railroad Time. 8:30 P. M. Grand Rapids Time.

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7:45 P. M. Chicago Time.

Boat Chicago to Muskegon every day. Leave Chicago 8 A. M. Fare-\$4.35 plus 35c war tax.

Boat car Leaves Muskegon Electric Station 156 Ottawa Ave. Tickets sold to all points west. Baggage checked thru. Vacation Tours on all Great Lakes Steamers arranged

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HOTEL BROWNING

Short Blocks From Union Depot Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With Private Bath, \$2.50 and \$3.00 A. E. HAGER, Managing-Director

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Graham & Morton



City Ticket Office PANTLIND HOTEL Tel. Citz. 61111; Bell, M 1429
Lv. Chicago Daily 10:45 p. m. & Sat.'s
1:30 p. m. Chicago time. Lv. Holland
Daily Except Sat.'s 9:30 p. m., Sat.'s
only 1:45 and 11:30 p. m. G. R. time.

CHICAGO

\$4.35 Plus War Tax DAILY

Michigan Railway Lines

Dally Except Saturday's 9 p. m. Sat.'s 1:00 & 10:20 p. m. G. R. time.

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FREIGHT TO AND FROM CHICAGO and All Points West

Daylight Trip Every Saturday. Boat Train 1 p. m. G. R. Time

tlefield. No man without wisdom and without understanding could have conceived and delivered that address. Read Lincoln's letters and speeches and it is easy to see that he was a close student of the Bible.

If you think that the leaders of the Hebrews did not go into details, read their minute sanitary directions for the guidance of the people in the Old Testament. Moses knew that to do his best work and to get the greatest happiness out of life a man must have good health. Have we gathered wisdom in this respect since the days of Solomon? I think not. If you disagree with me on this point read the records of the medical examinations of the youth of this country when they enlisted for the kaiser's war. It is a terrible record. It is a record that carries its blight of suffering and inefficiency from one generation to another. Do you know that one young man out of every ten according to these official army records was contaminated? In the plainest language I can use I warn every clean young man to beware of this terrible danger. If you wish to make a success of life; if you wish to get all the pleasure you can out of life; if you wish to live to a good old age and to enjoy the good things of this world, then do not in an unguarded moment play the fool. Wisdom and understanding is to know the world as it is. Do you realize that you are risking your entire future—that you are taking one chance in ten? Is it worth it? Saunders Norvell in Hardware Age.

There used to be persons in this country who did not look upon a lowered yield of farm products as an unmixed evil. Their reasoning was that of an uninformed selfishness. A partial failure of crops, they asserted, meant that higher prices could be obtained for what was harvested, and that those who sold would really be better off than if they had gotten lower prices for a larger quantity. This idea, however, was pretty well exploded even before the world upheaval caused by the war made a common reservoir of the food products of all lands. Higher prices for food have the tendency to cause decreased consumption, not only of different kinds of food, but also of manufactured products because consumers have less money to buy the latter after paying for their food. This in turn, makes manufactured goods cost more, because plants cannot be run at anything like capacity. Domestic, as well as foreign, trade is affected by conditions of this kind, and this it is that gives pertinence just now to the crop estimates issued during the past week by the Department of Agriculture. These showed a loss during July of more than a quarter of a billion dollars' worth of grains, vegetables and other farm products. The loss is too great a one to be recouped by any advance in prices which would not be followed by reduced buying. It means lessened returns for the large number of agriculturists and a decreased buying power on their part which merchants will have to take into account.

GONE TO HIS REWARD.

Harry D. Hydorn, Well-Known Traveling Salesman.

Harry D. Hydorn died of apoplexy in Butterworth Hospital Tuesday afternoon.

Mr. Hydorn was born in Schagticoke, N. Y., February 14, 1872. The family removed to Philadelphia in 1876. In 1878 they moved to Grand Rapids, where Harry was educated in the public schools, going as far as the eleventh grade. On his retirement from school he spent two years in the plating department of the Grand Rapids Bicycle Co. He then entered the employ of Perkins & Richmond, where he was promoted

1897 to Miss Pearl Parish. Their home is a beautiful twenty acre farm on West Leonard road, near the city limits. He was a mason up to the 32d degree. A Shriner, Elk and had long been a member of the U. C. T. He served Grand Rapids Council as Secretary for many years and many application blanks bear the name of Harry D. Hydorn. He was Past Senior Councillor. He was active in the Fountain Street Baptist Church, where he had served as an usher. His sunny disposition, ready sympathy, resourcefulness and indefatigable energy won him a warm place in the heart of all who knew him.

He is survived by the widow, one son, John Douglas, age 10, and one



The Late Harry D. Hydorn.

from office boy to manager of the photo supply department. He was house salesman as well, remaining with this establishment eight years. He then went on the road for Howe & Hall, of Chicago, selling photographic goods and covering the trade of twelve states. He continued in this capacity seven years, when the failure of the house compelled him to make a new connection. He thereupon engaged as salesman for the Quaker City Rubber Co., of Philadelphia, whose goods he sold in Michigan for four years. He then went on the road for the Republic Oil Co., with whom he remained two years. On the absorption of this company by the Standard Oil Co., he was engaged by the latter corporation, with which he remained until the end came.

Mr. Hydorn was married June 30,

sister, Mrs. Fred Lee, of Schulerville, New York.

The funeral will be held under the auspices of the Masonic fraternity.

Repudiation Is a Badge of Dishonor.

Some homely truths about the duty of carrying out a contract even when it involved a heavy loss were voiced by Judge Benjamin F. Bledsoe of the United States District Court in California in a recent decision in which it was sought to invalidate a contract for the sale of sugar on the ground that the contract violated the Sherman law.

Judge Bledsoe, who modestly describes himself as a "mere country judge," found little in the point of the plaintiff that the contract was a violation of the "anti-trust" law and came quickly to what he considered the real issue that "these people seek to escape from an unwise move on

their part." What he says is worth reading by every man who has sought to escape a contract by cancellation or who has suffered by cancellation on the part of others:

The truth of the whole thing is easily apparent; this case is here because sugar went down, and there was no thought of getting it here until sugar had gone down. The price of sugar having gone down, these people now seek to escape from the consequences of an unwise move on their part, the purchase of more sugar, really, than they needed in their business. Five or five and a half months after the contract was entered into for the first time they came to the conclusion that it was an unlawful contract, an invalid contract, one that shocks the public conscience and is opposed to public policy, one that would result in creating an unreasonable restraint upon trade; and after the sugar has been brought across the wide stretches of the sea, and landed ready for delivery, and the price has gone down, and no opportunity to recoup at all any of the tremendous loss which might have been overcome if an intimation had been conveyed to the defendant three or four months previously, it is now proposed that this loss shall be borne not by the buyer of the article who bought too much but by the seller of the article who was merely trying to provide that which society was demanding of it, and in a way then deemed least inimical to the welfare of society.

Aside from the fundamental disposition which I think should be in the breast of every man who expects to

Aside from the fundamental disposition which I think should be in the breast of every man who expects to engage and continue in business in the United States of America—the disposition to live up to his contracts once he has entered into them—I think there ought to be the further but equally prevalent disposition to take one's loss, when it comes, like a sport; and whether it be a loss of \$300,000, over-purchased, having over-bought, having failed to guess with becoming perspicacity as to the future, if one would contribute something to the well-being of our civilization, he will not seek to avoid such a contract as that, one entailing a loss because of his want of foresight, because, forsooth, on the narrow ground that five months after he entered into it he got advice that it was unlawful. He should bear his loss—bear it like a man—even if the bearing of the loss mean bankruptcy. Unwelcome bankruptcy may be accepted with honor; unwarranted repudiation, however, is a continuing badge of dishonor. To do the honorable thing at all events, even in the face of loss, is a part of the game; it is a part of the burden. And it seems to me that it is the burden that ought to be maintained by the plaintiff in this case.

A Psychic Problem.

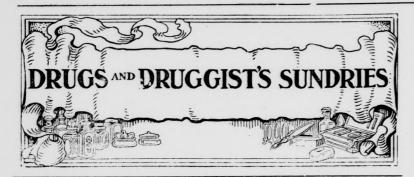
Two powerful colored stevedores, who had some sort of falling out, were engaged in unloading a vessel at a St. Louis dock. Uncomplimentary remarks and warnings of intended violence were exchanged whenever the two pased each other with their trucks.

"You jest keep on pesticatin' around wid me," declared one of the men, "an' you is gwine be able to settle a mighty big question for de sciumtific

"What question dat?" asked the other.

"Kin the dead speak?"

Makeshift window display fixtures may do until you can get better, but why postpone getting the better ones. They will pay for themselves as you go along.



Medical Properties of Slippery Elm Bark.

Ulmus fulva, the red or slippery elm, is a handsome tree, from forty to sixty feet high, found growing abundantly in the rich soil of woods or along the sides of streams in the Western states, also parts of Canada, from whence the present supplies are obtained.

The bark is collected in the springtime, deprived of the liber and carefully dried; this destroys the tree, and the wood being nearly valueless is burned or allowed to decay.

The leaves of the elm tree are alternate from four to six inches long, two or three inches wide, doubly serrate, obovate, oblong in shape, taper pointed, scarbrous above and pubscent beneath; the flowers are numerous, small, almost sessile, in lateral clusters of a purplish or brownish color, the fruit is oblong, one celled and one seeded samara, half an inch in diameter, yellow winged.

The slippery elm bark reaches us in bundles of flat pieces of various sizes, about one-sixth of an inch in thickness nearly smooth, rather tough and flexible, the inner portion delicately ridged color is brownish-white on both sides, fracture rather fibrous and mealy; its transverse section discloses a soft tissue with many radiating medullary rays and bast fibers, a tangentral arrangement; the odor is peculiar, slight, resembles fenugreek, the taste is very mucilaginous, insipid; it yields a light brown powder which microscopically shows it to contain starch grains, portions of mucilage cells, fibrous matter and prisms of calcium oxalate; it is sometimes adulterated with flour and various starches, also cornmeal, which are easily recognized with a microscope.

Regarding its chemical composition, we find that alcohol and lead acetate precipitates its chief constituent—mucilage—in large quantities, which according to Braconnot (1846) resembles the mucilage of flaxseed. Starch and tannic acid is also found in small quantities. The European bark contains no starch, but does some tannin and bitter principle.

Historically, the Indians of North America, were familiar with the red elm and they frequently removed the bark and made a decoction of it for application to arrow and other wounds they used it in chronic skin diseases, and also for internal purposes on account of its mild, pleasant, demulcent and tonic action. They were indeed fortunate to possess such a valuable remedial, one which was non-irritant, non-cumulative and non-toxic, it could be taken "ad libitum" where properly indicated, with gratifying re-

sults. No wonder the Indian adored the red elm of the forest, one of Nature's healing drugs.

The early settlers of our country no doubt obtained their knowledge of its valuable properties from the Indian medicine man, and there can be no question but what it served them well in the pioneer days as a potent subduer of inflammatory conditions in both a mucilage and poultice form. The physician also employed its soothing, comforting and pain relieving effect in various forms successfully for a long period, as Bigelow, writing in 1824, remarked that the mucilaginous qualities of the inner bark are well known.

Elm bark was in the first U. S. P. and is still an official drug, being exhibited principally in the form of a mucilaginous drink for inflammatory conditions of the urinary tract; its demulcent, tonic and slight astringent action renders it very serviceable in gastro-intestinal diseases, also in cases of poisoning by the irritant drugs; slippery elm bark tea is always recommended as a satisfactory demulcent to soothe and protect the lining of the stomach. It also serves as an efficient linitive for external use, mucilage of slippery elm being frequently applied in certain dermal lesions. The addition of glycerine prevents it from becoming dry and enhances the emollient and curative action.

In the form of a lozenge, elm bark always proves an agreeable and valuable demulcent in the treatment of bronchial coughs and inflamed throat.

The powdered bark is frequently employed, rather advantageously so, in the form of a poultice for boils and other superficial inflammation, also to hasten the healing of painful ulcers.

The fibrous bark in form of tents is sometimes exhibited by the physician to dilate strictures, fistulous openings, etc., and is superior to sponge tents, also in the form of suppositories as an efficient emollient for local troubles.

So far as eligible pharmaceutical preparations of elm are concerned but few have come into existence. The mucilage was official for a long time and rendered good service and still does in the field of therapeutics: the troches of elm bark N. F. are a most elegant form of the drug popular among the laity for inflamed conditions of the mouth and throat. A syrup of elm bark has not yet been prepared, but could be, employing glycerine as a preservative. It would certainly prove to be a demulcent and mild expectorant, capable of combination with other drugs in the treatment of broncho-pulmonary diseases. preparation of elm bark with a wide range of use, not only therapeutically, but also as an ideal vehicle, is the following:

Slippery elm bark—ten parts; glycerine—twenty-five parts; water sufficient to make 100 parts. The method of preparation: Boil the bark with the water five minutes, macerate for two hours, strain and add sufficient water to make seventy-five parts, add the glycerine and filter, in order to insure perfect preservation of the product a half grain of benzoic acid is added to each fluid ounce.

The above will be found an excellent vehicle for a number of valuable drugs, replacing successfully elixirs, syrups, malt, honey, etc. These drugs not nifrequently undergo active fermentation in the elementary tract, especially so in the stomachs of those who are debilitated on account of the saccharine content.

The alcohol contained in certain elixirs and cordials employed as a vehicle is undesirable for many reasons.

In Glyceritum Ulmi we find an agent which is agreeable to palate and stomach and non-fermentative, promoting the solubility and absorption of many drugs, as for example, certain vegetable alteratives, astringents, antispasmodics, bitter tonics, diuretics, etc. It is also a splendid vehicle for some of the calcium, bismuth and magnesium salts. It is especially indicative as a vehicle for drugs administered to diabetic patients where sugar in any form is contra-indicated.

P. E. Hommell, M. D.

Chronometers are eyeless, but their hands are always on the watch.

Liquid Shoe Dressing.

These preparations are usually resinous solutions colored black, and intended for application to shoes by means of sponge. They dry quickly, and give a polish without friction with a brush.

Whenever bone or ivory black is directed in a formula, the purified article should be preferred, as it gives a deadblack color; whereas, the unpurified may give but brownish or grayish black.

Borax ______ 2 av. ounces Shellac, powder _____ 6 av. ounces Water _____ 40 fl. ounces

Dissolve the shellac in the borax and water by heating on a water-bath, stirring frequently. This will require several hours. Then add nigrosin sufficient to color. Water must be added from time to time to make up for that lost by evaporation.

Other colored dressings may be obtained by adding other dyes; for red, use eosin or fuchsin; for blue, methyl blue; green, malachite or methyl green; violet, methyl violet, etc.

Bleached shellac _____4 av. ounces
Borax _____2 av. ounces
Sugar _____4 av. ounces
Glycerine _____2 av. ounces
Nigrosin _____1 av. ounce
Water, sufficient.

Mix the shellac, borax and 14 fluid ounces of water, and heat, with constant stirring, until the shellac is dissolved; then add the sugar, glycerine and nigrosin; stir until the latter is dissolved and add enough water to make 36 fluid ounces.



United Trucks

Why you will be interested:

- 1. We aim for quality not quantity.
- 2. Each truck is given individual attention to insure uninterrupted use.
- 3. We build a size to fit your requirements.
- 4. We build each body special to your specifications.
- 5. We have an outlet for second hand equipment which enables us to make you a maximum allowance.
- 6. We have a special time payment plan.
- We would like to get acquainted and talk things over, even though you do not buy a UNITED.

Write us a letter or call on the telephone.

UNITED MOTORS COMPANY Grand Rapids, Michigan

Bell Phone, M 770

Citz. Phone, 4472

Where the Dollar Goes.

Everyone has heard the long-lived, perenially popular joke about the druggist who compounded a prescription, market it \$1.10, and left it on the shelf to be called for. When it was discovered that a dollar of the money received for it by the assistant was counterfeit, the druggist said, "Well, mark it up to experience. We made five cents on the transaction anyhow." Every one thinks it is funny, and believes that pharmacists demand unreasonable prices. It might be well to conduct a campaign of education, and make public the figures obtained by the Graduate School of Business Administration of Harvard University through an investigation of several hundred retail drug stores in all parts of the country. The investigation showed that the profit was really 6.4 per cent. The material is not copyrighted, and may be used in the manner of the Amico Pharmacy of Brooklyn, N. Y., which prints on its letter head:

Figures compiled last year by the Graduate School of Business Administration of Harvard University show that 66 cents of every dollar taken in over the counter of the retail drug stores of the United States are required to pay the wholesale cost of the merchandise sold. This leaves the retailer 34 cents gross profit, 27.6 of which-still quoting the Harvard figures-must be paid out for rent, salaries, insurance, heat, light and other operating expenses, leaving a net profit of only 6.4 cents.

Clay Langston.

Substitute For Bone Char.

Discovery of a satisfactory substitute for bone char, the standard material used in decolorizing and refining oils, is announced by the Atlas

Powder Company. Scientists have searched for sixty years for such a substitute, it was said.

The powder company announced it was planning to manufacture the new product on a large scale in a 6,-000 ton plant, and that in extensive commercial tests with sugar, maltose and oil the substitute has been proved from twenty-five to thirty times as efficient as bone char. It will even permit the making of white granulated sugar directly at the raw sugar mill, the announcement said.

Success of American chemists in developing the product is attributed to the impetus given chemical research during the kaiser's war. The substitute is manufactured from cheap carbonaceous raw material such as lignite, which is uniformly carbonized under conditions preventing the pores of the raw material being clogged by the deposit of secondary carbon.

Wanted: The address of any young man who is getting ahead in business because of his use of cigarettes and home brew!



Chocolates

Package Goods of Paramount Quality and

Artistic Design

The 1921 Holiday Line Will Be on Display In Saginaw on August 10th

For the convenience of our Eastern Michigan customers, we will display our Holiday Line, together with the staple sundries, in Saginaw, starting August 10th, for about three weeks. The display room will be in the Saginaw Auditorium, two blocks South of the Bancroft Hotel, where Mr. Hoskins will make his headquarters. We shall hope to see you in Saginaw at this time.

Hazeltine & Perkins Drug Co. Grand Rapids, Michigan

Wholesale Drug Price Current

Whol	es	ale	Drug.	Price	• (
Prices quoted	are	nomi	nal, based	on mar	ket
Acids Boric (Powd.) 17½@ Boric (Xtal) -17½@ Carbolic 31@ Citric 65@ Muriatic 4@ Nitric 10@ Oxalic 27½@ Sulphuric 4@ Tartaric 58@ Ammonia Water, 26 deg 10½@ Water, 18 deg 9@ Water, 14 deg 8@ Carbonate 22@ Chloride (Gran) 11@ Balsams Copaiba 70@1 Fir (Canada) 2 50@2 Fir (Oregon) 60@2 Fir (Oregon) 60@3 Tolu 1 00@1 1	25	Almo	nds, Sweet tation	60@1	00
Boric (Xtal)17½@ Carbolic 31@	25 36	Ambe	er, crude er, rectified	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	50
Citric 65@ Muriatic 4@	70 6	Berga	amont	8 00@8	25
Nitric 10@ Oxalic27½@	15 35	Cassi	a	2 50@2	75
Sulphuric 4@ Tartaric 58@	65	Cedar	Leaf	1 50@1	75
		Clove	S	2 25@2	60
Water, 26 deg 10½@	20	Cod	Liver	85@1 2 25@2	00 50
Water, 18 deg 9@ Water, 14 deg 8@	15 13	Cotto	n Seed	1 00@1 11 00@11	10 25
Carbonate 22@ Chloride (Gran)) 11@	26 17	Eiger Euca	on	6 00 @6 1 00 @ 1	25 25
Dalaama		Junip	ock, pure er Berries	2 00@2 3 50@3	75
Copaiba 70@1	00	Lard,	extra	1 25@1	45
Fir (Canada) 50@2 Fir (Oregon) 60@	80	Laver	nder Flow	9 00@9	25
Tolu 1 00@1	20	Lemo	n	1 50@1 bbl. @	75 86
Danke		Linse	ndar Gar'n n -ced Boiled eed bld les eed raw, be eed raw, le ard, true (ard, artifil, sfoot , pure , Malaga, low	ss 91@1 bl. @	01 84
Cassia (ordinary) 25@ Cassia (Saigon) 50@ Sassafras (pw. 55c) @ Soap Cut (powd.) 40c 20@	30 60	Linse	ed raw, le	ss 91@ oz. @2	99 75
Sassafras (pw. 55c) @ Soap Cut (powd.)	50	Neat	ard, artifil, sfoot	oz. @	30
40c 20@	25	Olive	, pure, Malaga,	2 75@3	00
Berries		Olive	low Malaga,	2 75@3	00
Cubeb 1 50@1 Fish 40@	75 50	Orang	ge, Sweet	5 00@5	25 50
Fish 40@ Juniper 8@ Prickly Ash @	15 30	Origa Penn	num, com'	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	50 75
		Peppe Rose,	Malaga, en ge, Sweet num, pure num, com' yroyal ermint mary Flows alwood, E.	$15 \begin{array}{c} 4 & 00@4 \\ 15 & 00@20 \end{array}$	25 00
Extracts Licorice powd. 60@ Licorice powd. 71 Flowers Arnica 75@ Chamomile (Ger.) 50@ Chamomile Rom 40@ Gums	65	Sand	alwood, E.	10 50@1	75
Licorice powd @1	00	Sassa Sassa	fras, true	2 50@2	75
Flowers	00	Spear	mint	8 00@8 2 75@3	25
Arnica 75@ Chamomile (Ger.) 50@	60	Tans:	USP	11 50@11 50@	75 65
Chamomile Rom 40@	40	Turp	entine, bbl.	s @6	93/4 85
Gums	==	Winter.	ergreen, such carriers are	9 00@9	25
Acacia, 1st 50@ Acacia, 2nd 45@	50	bire	ergreen, sy	weet 5 00@5	25
Acacia, powdered 30@	35 40	Worr	nseed	5 00@5	25
Acacia, 1st 50@	35 00	****	Potagei	m	
Asafoetida 75@1 Pow 1 25@1	00 50	Bicar	rbonate	35@	40
Guaic 97@1	25	Bron	romate	40@ 35@	45
Kino @	85 00	Chlor	ate, gran'	r_ 25@	35
Myrrh powdered @	70 75	Cyan	rate, xtal o vd. ide e anganate sate, yello siate, red hate	18@ 35@	25 50
Opium 9 00@9 Opium, powd, 10 00@10	40	Iodid Perm	e anganate	3 45@3 60@	60 70
Opium, gran. 10 00@10 Shellac 85@.	40 95	Prus	sate, yello siate, red_	- 80@ - 40@	90 50
Shellac Bleached 90@1 Tragacanth 4 50@5	50				
Myrrh, powdered @ 00 00 00 00 00 00 00 00 00 00 00 00 0	30	Alka	net l, powdere mus	- 75@ d 40@	85 50
Insecticides		Cala			75 35
Arsenic 12@	25	Gent	ian, powd.	200	
Arsenic	15	Ging	wdereder, Jamaica er, Jamaica er, Jamaica wdered enseal, pow ic, powd	a 23@	30 45
Hellebore, White	35	ging	er, Jamaica	421/20	50
Hellebore, White powdered 25@ Insect Powder 40@ Lead Arsenate Po. 22@ Lime and Sulphur Dry 11@	65 42	Ipeca	c, powd	_ 3 75@4 40@	00 45
Dry 11@	23	Licor	rice rice, powd.	25@ 1 30@	30 40
Paris Green 31@	43	Poke Rhuk	powdered	d 40@	45
Ice Cream		Rhuk	rice, powd., powdered, powdered, powdered, powdered, powdaparilla, Houndls	d. 30@	75 35
Piper Ice Cream Co.	10	gro	und	_ 1 25@1	40
Bulk, Vanilla 1 Bulk, Vanilla Special 1 Bulk, Chocolate 1 Bulk, Caramel 1 Bulk, Grape-Nut 1 Bulk, Strawberry 1 Bulk, Strawberry 1 Bulk, Tutti Fruiti 1 Brick, Vanilla 1 Brick, Fancy 1 Ices 1 Sherbets 1	20 20	gro	ls lls, powder eric, powd rian, powd.	35@	80 40
Bulk, Caramel 1 Bulk, Grape-Nut 1	20 20	Squil	ls, powder	ed 60@	20
Bulk, Strawberry 1 Bulkk, Tutti Fruiti 1	25 25	Valer			60
Brick, Vanilla 1 Brick, Fancy 1	60	Anise	Seed	- 33@	35
Sherbets1	10	Bird	powdere	d 38@	15
Leaves		Cara	way, Po.	.25 16@	20
Buchu —	40	Celer	e, powdere 1s	45 35@ .25 12@	40
Sage, bulk 67@	70 78	Dill Fenn	ell	10@ 30@	20 40
Sage, powdered 55@ Senna, Alex 1 40@1	60 50	Flax Flax	ell	061/200	12 12
Senna, Tinn 30@ Senna, Tinn. pow 35@	35 40	Hem	ugreek po	w. 8@ 8@	15
	25	Must	tard, yello	w 10@	15
Olls		Popp	y	30@	40
Almonds, Bitter, true 16 00@16 Almonds, Bitter, artificial 2 50@2 Almonds, Sweet.	25	Rape	dilla	15@ 30@	20 40
artificial 2 50@2 Almonds. Sweet.	75	Sunf	, ground	n 30@	15 40
Almonds, Sweet, true 1 00@1	25	Wor	m Levant	2 00@2	40
					_

ased on market	the day of issue.
Sweet.	Tinctures
60@1 00	, inictures
ude 2 00@2 25	Aconite @1 85
ctified 2 25@2 50	Aloes @1 65
1 25@1 50	Arnica @1 50
1 25@1 50 t 8 00@8 25	Asafoetida @3 90
1 50@1 75	Belladonna @1 35
2 50@2 75	Benzoin @2 40
1 99 61 59	Benzoin Comp'd @2 40
1 28@1 52 f 1 50@1 75	Buchu @3 15
of 1 50@1 75	Cantharadies @3 00
65@1 00	Capsicum @2 30
2 25@2 60	Catechu @1 50
3000 40	Cinchona @2 10
30@ 40 85@1 00 2 25@2 50	Colchicum @2 00
2 25@2 50	Cubebs @3 00
ed 1 00@1 10	Digitalis @1 80
11 00@11 25	Gentian @1 40
6 00@6 2 5	Ginger, D. S @2 00
s 1 00@1 25	Guaiac @2 80
pure 2 00@2 25 Serries 3 50@3 75 Wood 1 50@1 75 Ta 1 25@1 45	Guaiac, Ammon. @2 50
Serries 3 50@3 75	Iodine @1 20
Wood 1 50@1 75	
a 1 25@1 45	Iodine, Colorless @2 00
1 1 10@1 20	Iron, clo @1 50
Flow 9 00@9 25	Kino @1 40
Gar'n 1 75@2 00	Myrrh @2 50
1 50@1 75	
soiled bbl. @ 86	Opium @3 50
ld less 91@1 01	Opium, Camp @1 30
aw. bbl. @ 84	Opium, Deodorz'd @3 50
aw, bbl. @ 84 aw, less 91@ 99	Opium
true oz. @2 75	
artifil, oz. @ 50	
1 10@1 30	Paints
e 4 75@5 50	
1	Lead red dry 191/ @193/

Lead, red dry _ 121/4@123	4
Lead, white dry 121/ @123	7
Lead, white oil 1214@123	4
Ochre, yellow bbl.	ž
	6
	8
Red Venet'n Am. 31/200	7
	8
Whiting, bbl @ 41	
Whiting 51/2 0 1	ñ
L. H. P. Prep. 3 00@3 2	5
Rogers Prep 3 00@3 2	

Miscellaneou	S	
Acetanalid	55@	75
Alum	10@	
Alum nowd and		
ground	11@	20
trate 2 Borax xtal or powdered 7 Cantharades, po 1 Calomel 1	76@2	93
powdered '	740	13
Cantharades, po 1	5005	50
Calomel1	36@1	45
Capsicum	40@	45
Cassia Buds	300	40
Cloves	35@	45
Chalk Prepared	16@	18
Chlorel Hydrate 1	55@1	85
Cocaine 12	85@13	65
Cocoa Butter	50@	80
Corks, list, less	35@	45
Copperas Powd	400	10
Corrosive Sublm 1	17@1	25
CreamTartar	50@	55
Cuttle bone	50@	60
Dover's Powder 5	75.06	00
Emery, All Nos.	10@	15
Emery, Powdered_	8@	10
Epsom Salts, bbls.	41400	3 %
Ergot powdered 1	75@2	00
Flake White	15@	20
Formaldehyde, lb.	171/20	25
Gelatine1		
Classware less 50	1%	00
Glassware, less 50 Glassware, full case	%. 50.10	%
Glassware, less 50 Glassware, full case Glauber Salts, bbl	%. 50.10 . @0	31/2
Glassware, less 56 Glassware, full cass Glauber Salts, bbl Glauber Salts less	%. 50.10 . @0: 04@	%. 3½ 10 30
Glassware, less 50 Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown — Glue. Brown Grd.	%. 50.10 . @0: 04@ 21@ 17@	%.3½ 10 30 25
Glassware, less 6t Glassware, full case Glauber Salts, bbl Glauber Salts less Glue, Brown — Glue, Brown Grd. Glue, White	%. 50.10 . @0: 04@ 21@ 17@ 35@	%. 3½ 10 30 25 40
Glassware, less 56 Glassware, full case Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, White Grd.	%. 50.10 . @0: 04@ 21@ 17@ 35@ 30@	%.3½ 10 30 25 40 35
Glassware, full case Glauber Salts, bbl Glauber Salts less Glue, Brown — Glue, Brown Grd. Glue, White — Glue, White Grd. Glycerine	%. 50.10 . @00 04@ 21@ 17@ 35@ 30@ 23@ 00@1	%.3½ 10 30 25 40 35 37
Glassware, full case Glassware, full case Glauber Salts, bbl Glauber Salts less Glue, Brown Grd., Brown Grdue, White Grd. Glycerine ————————————————————————————————————	0%. 2 50.10 04@ 21@ 17@ 35@ 30@ 23@ 00@1 26@5	%.3½ 10 30 25 40 35 25 72
Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, Brown Grd. Glue, White Grd. Glycerine	21@ 17@ 35@ 30@ 23@ 23@ 26@5 69@7	31/2 10 30 25 40 35 25 72
Glassware, less bi Glassware, full cass Glauber Salts, bbi Glauber Salts less Glue, Brown Grd. Glue, Brown Grd. Glue, White —— Glue, White Grd. Glycerine —— Hops ———— 1 Iodine ———— 5 Lead Acetate ——————————————————————————————————	75.00 20.00 20.00 10	3 1/2 3 1/2
Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown — Glue, Brown Grd. Glue, White Grd. Glycerine —— Hops ————— 1 Iodine —————— Lycopodium ———— 4 Mace —————————4	23 0 0 0 1 26 0 0 7 5 7 5 0 0 7 5 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1/2 10 30 25 40 35 25 72 00 80
Borax xtal or powdered ——————————————————————————————————	250.10 2 50.10 0 40 210 170 350 230 230 0001 2690 7500 9501 9501	3 1/2 10 30 25 40 35 25 72 00 25 00 00 00
Glassware, less bi Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, White Glue, White Glycerine Hops Lead Acetate Lycopodium Mace Mace Menthol Menthol Morphine Massware, less bi Glassware, les bi	75.00 17.00 17.00 17.00 17.00 17.00 17.00 17.00 18	33 1/2 10 30 25 40 35 72 00 80 00 00 00
Glassware, less of Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, White Glue, G	75.00 2 50.10 2 50.10 0 400 1700 1700 3500 2300 1800 1800 5690 7500 9500	3342 10 30 25 40 35 25 25 25 25 00 00 00 00 00 00 00 00 00 00 00 00 00
Glassware, less & Glassware, full cass Glauber Salts, bbl Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, White Grd. Glycerine ————————————————————————————————————	75.00 21.00 21.00 21.00 21.00 21.00 23.00 23.00 23.00 26.00 75.00 95.00 75.00 95.00 33.00 95.00 30	31/2 30/3 30/3 30/3 30/3 30/3 30/3 30/3 30
Glassware, less bi Glassware, full cass Glauber Salts, bbl Glauber Salts less Glue, Brown Grd. Glue, White Glue, White Glue, White Glycerine Hops 10dine Lead Acetate Lycopodium 4 Mace Mace, powdered Menthol More Hops Nux Vomica, pow. Pepper black pow.	9%. 50.100 = 50.100 04@ 21@ 17@ 35@ 23@ 17@ 26@ 569@ 775@ 95@ 175@ 30@ 30@ 30@ 30@ 30@ 30@ 30@ 30	31/2 10 30 25 40 35 25 25 25 25 20 80 80 80 80 80 80 80 80 80 80 80 80 80
Mace, powdered Menthol 5 Morphine 8 Nux Vomica Nux Vomica, pow. Pepper black pow. Pepper, white Pitch Burgundy	95@1 75@6 33@9 30@ 32@ 40@	00 00 30 40 36 46
Mace, powdered Menthol 5 Morphine 8 Nux Vomica Nux Vomica, pow. Pepper black pow. Pepper, white Pitch Burgundy	95@1 75@6 33@9 30@ 32@ 40@	00 00 30 40 36 46
Mace, powdered Menthol 5 Morphine 8 Nux Vomica Nux Vomica, pow. Pepper black pow. Pepper, white Pitch Burgundy	95@1 75@6 33@9 30@ 32@ 40@	00 00 30 40 36 46
Mace, powdered Menthol 5 Morphine 8 Nux Vomica Nux Vomica, pow. Pepper black pow. Pepper, white Pitch Burgundy	95@1 75@6 33@9 30@ 32@ 40@	00 00 30 40 36 46
Mace, powdered Menthol 5 Morphine 8 Nux Vomica Nux Vomica, pow. Pepper black pow. Pepper, white Pitch Burgundy	95@1 75@6 33@9 30@ 32@ 40@	00 00 30 40 36 46
Macce, powdered Menthol	95@1 75@6 33@9 30@32@ 40@ 10@9 12@1 96@1 35@36@3	00 00 30 40 36 46 16 16 16 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@6 33@9 30@32@ 40@ 10@9 12@1 96@1 35@36@3	00 00 30 40 36 46 16 16 16 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@06 33@0 30@0 32@0 10@0 12@1 35@0 24 20@0 15@0 24	00 00 30 40 36 46 16 16 40 30 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@0 33@0 30@0 32@0 10@0 12@1 35@0 24 20@0 15@0 24	00 00 30 40 36 46 16 16 40 30 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@0 33@0 30@0 32@0 10@0 12@1 35@0 24 20@0 15@0 24	00 00 30 40 36 46 16 16 40 30 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@0 33@0 30@0 32@0 10@0 12@1 35@0 24 20@0 15@0 24	00 00 30 40 36 46 16 16 40 30 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40
Macce, powdered Menthol	95@1 75@0 33@0 30@0 32@0 10@0 12@1 35@0 24 20@0 15@0 24	00 00 30 40 36 46 16 16 40 30 40 30 40 30 40 40 40 40 40 40 40 40 40 40 40 40 40

CHOCOLATE

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of m ing, and are intended to be correct at time of going to press. Prices, howe are liable to change at any time, and country merchants will have their ord filled at market prices at date of purchase.

ADVANCED Scotch Peas Split Peas Anise Seed Canary Seed Hemp Seed Poppy Seed Pork Some Flour	Sago Washboar Lamb	DECLINED
AMMONIA	Clam Boullion	CIGARS
Arctic Brand 16 oz., 2 doz. in carton.	Burnham's 7 oz 2 bu	Worden Grocer Co. Bra
per doz 1 15	Standard 1 10@1 75 Country Gentmn 1 85@1 90 Maine 1 90@2 25	Harvester Line
Moore's Household Brand 12 oz., 2 doz. to case 2 70		Trotters, 100s 5
AXLE GREASE	Van Camp 1 50	Trotters, 1008 Record Breakers, 508 7 Delmonico, 508
	Lobster 14 lb. Star 2 95	Panatella, 50s ?
	Lobster 1/4 lb. Star 2 95 1/2 lb. Star 4 80 1 lb. Star 10 50 Mackerel Mustard, 1 lb 1 80 Mustard, 2 lb 2 80 Soused, 1 1/2 lb 1 60 Soused, 2 lb 2 75 Mustrooms	Favorita Extra, 50s_ S
300	Mustard, 1 lb 1 80	Waldorfs, 50s1
MICA AXLE GREASE	Mustard, 2 lb 2 80 Soused, 1½ lb 1 60	The La Azora Line
TANE OF THE PROPERTY OF THE PR	Soused, 2 lb 2 75 Mushrooms	Opera (wood), 50s_1 Opera (tin), 25s_1 Washington, 50s_1 Panatella, 50s_2 Cabinet, 50s_3 Imperials, 25s_1 Agreements, 50s
	Choice, 1s, per can - 56 Hotels, 1s, per can - 32 Extra - 65	Washington, 50s
(224-101(0	Extra 65 Sur Extra 80	Cabinet, 50s
Standard Oil Co	Dlume	Imperials, 25s 1
	California, No. 2 2 50 Pears in Syrup Michigan 4 00	Agreements, 50s
25 lb. pails, per doz. 22 60	Michigan 4 00 Cathornia, No. 2 4 25	Sanchez & Haya Lin
BLUING Jennings Condensed Pearl	Peas	Clear Havana Cigars
C-P-B "Seal Cap" 3 doz. Case (15c) 3 75	Marrowfat 1 35@1 90 Early June 1 45@2 10 Early June sifd 2 25@2 40	in Tompo Fla
BREAKFAST FOODS	Peaches	in Tampa, Fla. Diplomaticos, 50s1
	Cahtornia, No. 2½ 3 50 Cahtornia, No. 1 2 25@2 76 Michigan, No. 2 4 25 Tie, gallons @8 50	Reina Fina (tin) 508 1
Cream of Wheat 9 00 Pillsbury's Best Cer'l 2 70	Michigan, No. 2 4 25	Victoria Tins1 National, 50s1 Original Queens, 50s 1
Quaker Puffed Rice 5 60 Quaker Puffed Wheat 4 30	Pineapple	Worden Special.
Quaker Corn Flakes 2 80	Grated, No. 2 2 80@3 25 sheed, No. 2½,	(Exceptionals) 50s 1
Ralston Branzos 2 70	Extra 3 50	Ignacia Haya
Ralston Food, large 3 60 Ralston Food, small 2 90	Pumpkin Van Camp, No. 3 1 60	Made in Tampa, Fl
Cracked Wheat, 24-2 4 85 Cream of Wheat 9 80 Pillsbury's Best Cer'l 2 70 Quaker Puffed Rice 5 60 Quaker Puffed Wheat 4 30 Quaker Brist Biscuit 1 90 Quaker Corn Flakes 2 80 Ralston Purina 4 00 Ralston Branzos 2 70 Ralston Food, large 3 60 Ralston Food, small 2 90 Saxon Wheat Food 4 80 Shred, Wheat Biscuit 4 90	Van Camp, No. 10 4 50 Lake Shore, No. 3 1 60	Extra Fancy Clear Ha Made in Tampa, Fl beheades, 50s1 Frimeros, 50s1 Queens, 25s1 Perfecto, 25s1
Kellogg's Brands.		Perfecto, 25s1
Kellogg's Brands. Corn Flakes, 36s 3 50 Corn Flakes, 24s 3 50 Corn Flakes, 100s 2 00	Warren's ½ lb. Flat 2 90	Garcia & Vega-Cl
Krumbles, 24s 2 85 Krumbles, 36s 4 20 Krumbled Bran, 12s_ 2 25	hed alaska 3 90	Havana New Panatella, 100s
Krumbled Bran, 12s_ 2 25	Med. Red Alaska 3 00@3 50 1 lin Alaska 1 90@2 25	Starlight Bros.
Post's Brands. Grape-Nuts, 24s 3 80	Candinon	La Rose De Paris
Grape-Nuts, 24s 3 80 Grape-Nuts, 100s 2 75 Postum Cereal, 12s 2 25 Post Toasties, 36s 3 50 Post Toasties, 24s 3 50	Domestic, 48 - 4 50@5 00 Austard, 48, - 4 50@5 00 Austard, 348, 488 4 00@4 50	Couquettes, 50s Caballeros, 50s Rouse, 50s1 Peninsular Club, 25s 1
Post Toasties, 368 3 50 Post Toasties, 24s 3 50	Austard, 34s, 48s 4 00@4 50 Cantornia Soused 2 00	l'eninsular Club, 25s 1
BROOMS	Cantornia Soused 2 00 Cantornia Mustard 2 00 Cantornia Tomato 2 00	Chicos, 25s1 Palmas, 25s1 Perfectos, 25s1
Standard Parlor 23 lb. 5 75 Fancy Parlor, 23 lb 8 00 Ex Fancy Parlor 25 lb 9 50 Ex. Fcy. Parlor 26 lb 10 00	oauci mau.	reflectos, 20s
Ex. Fey. Parlor 26 lb 10 00	Silver Fieece, No. 3 1 60	Rosenthas Bros.
BRUSHES	Shrimps	R. B. Londres, 50s, Tissue Wrapped R. B. Invincible, 50s, Foil Wrapped
Solid Back, 8 in 1 50	Dunbar, 1s, doz 2 50 Dunbar, 1½s, doz 5 00	Foil Wrapped
Solid Back, 11 in 1 75 Pointed Ends 1 25	Strawberries Standard, No. 2 3 00 Fancy, No. 2 4 00	Union Made Brane
Stove	Tomotoco	El Overture, 50s, foil
No. 1 1 10 No. 2 1 35	No. 2 95@1 40 No. 3 1 75@2 25 No. 10 @5 00	M11- 10-
Shoe		Manila 10c La Yebana, 25s
No. 1 90 No. 2 1 25 No. 3 2 00	Snider's 8 oz 1 90	
	Snider's 8 oz 1 90 Snider's 16 oz 3 15 Royal Red, 10 oz 1 35 Royal Red, Tins 11 75	Our Nickel Brand
BUTTER COLOR Dandelion, 25c size 2 80	Royal Red, Tins 11 75 CHEESE	New Currency, 100s Mistoe, 100s Lioba, 100s
Dandelion, 25c size 2 80 Perfection, per doz 1 75	Priok 25	Eventual, 50s
CANDLES Paraffine 6s 141/4	Wisconsin Flats 26 Longhorn 28 New York 26	Other Brands
Paraffine, 6s 141/2 Paraffine, 12s 15 Wicking 60	New York 26 Michigan Full Cream 24	Boston Straights, 50s Trans Michigan, 50s
CANNED GOODS	CHEWING GUM	Trans Michigan, 50s Court Royals (tin) 25s Court Royal (wood)
Apples	Adams Bloodberry 65	50sStephan's Broadleaf,
3 lb. Standards@2 15 No. 10@6 50	Adams Calif. Fruit 65 Adams Chiclets 65	Vnickerbooker 50s
Blackberries 3 lb. Standards	Adams Bloodberry 65 Adams Calif. Fruit 65 Adams Chiclets 65 Adams Sen Sen 65 Adams Yucatan 65	Iroquois, 50s B. L., 50s Hemmeter Cham-
No. 10@7 00 Beans—Baked	Beeman's Pepsin 65 Beechnut 75	Hemmeter Cham- pions, 50s Templar Blunts, 50s
Brown Beauty, No. 2 1 15 Campbell, No. 2 1 15	Beechnut 75 Doublemint 65 Juicy Fruit 65 Spearmint, Wrigleys _ 65	Templar Perfecto.
Fremont, No. 2 1 10 Van Camp, No. 1 1 00	Spearmint, Wrigleys _ 65 Zeno 65 Wrigley's P-K 65	50s
Brown Beauty, No. 2 1 15 Campbell, No. 2 1 15 Fremont, No. 2 1 10 Van Camp, No. 1 1 10 Van Camp, medium 1 30 Van Camp, large 2 30		CLOTHES LINE
Beans—Canned	CHOCOLATE	

Beans—Canned
Red Kidney ... 90@1 50
String ... 1 60@3 30
Wax ... 1 60@2 70
Lima ... 1 15@2 35
Red ... 21 10

MICHIGAN 7	RADESMAN
JRRENT	COCOA Baker's 1/8 52
within six hours of mail- press. Prices, however, nts will have their orders	COCOA Baker's ½s
DECLINED	Droste's Dutch, ½ 1b. 4 75 Droste's Dutch, ½ 1b. 2 00 Epps42
ds	2 2 3 4 5 5 5 5 5 5 5 5 5
CIGARS Worden Grocer Co. Brands Harvester Line	Van Houten, ½s 12 Van Houten, ½s 18 Van Houten, ½s 36 Van Houten, 1s 65 Wan-Eta 36 Webb 33 Wilbur, ½s 33 Wilbur, ½s 33
Trotters, 100s 57 00 Record Breakers, 50s 75 00 Delmonico, 50s 75 00 Pacemaker, 50s 75 00 Panatella, 50s 75 00 Favorita Club, 50s 95 00 Favorita Club, 50s 95 00 Waldorfs, 50s 115 00	COCOANUT 1/8,5 5 lb. case Dunham 50 1/4,5, 5 lb. case Dunham 50 1/4,5 5 lb. case 49 1/4,5 & 3/2,5 l5 lb. case 49 1/4,5 & 3/2,5 l5 lb. case 49 1/4,5 lb. case
The La Azora Line.	COFFEE ROASTED Bulk
The La Azora Line. Opera (wood), 50s 57 00 Opera (tin), 25s 57 00 Washington, 50s 75 00 Panatella, 50s 75 09 Cabinet, 50s 95 00 Perfecto Grande, 50s 97 50 Imperials, 25s 115 00 Agreements, 50s 58 00	Bulk Rio 11 Santos 15@22 Maracalbo 22 Mexican 25 Guatemala 26 Java 46 Bogota 28 Peaberry 22
Sanchez & Haya Line Clear Havana Cigars made	Package Coffee New York Basis Arbuckle 23 00
in Tampa, Fla. Diplomaticos, 50s _ 112 50 Reina Fina (tin) 50s 115 00 Rosa, 50s 127 00 Victoria Tins 115 00 National, 50s _ 130 00 Original Queens, 50s 153 00 Worden Special, (Exceptionals) 50s 185 00	McLaughlin's XXXX McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago. Coffee Extracts N. Y., per 100 10½ Frank's 250 packages 14 50 Hummel's 50 1 lb 10½
Ignacia Haya Extra Fancy Clear Havana Made in Tampa, Fla.	CONDENSED MILK Eagle, 4 doz 9 50 Leader, 4 doz 8 00
Extra Fancy Clear Havana Made in Tampa, Fla. Judicades, 508 — 120 00 Primeros, 508 — 140 00 Queens, 25s — 180 00 Perfecto, 25s — 185 00 Garcia & Vega—Clear Havana New Panatella, 100s 60 00 Starlight Bros. La Rose De Paris Line Couquettes, 50s — 65 00 Caballeros, 50s — 70 00 Peninsular Club, 25s 150 00 Chicos 25s — 150 00 Chicos 25s — 150 00	EVAPORATED MILK Carnation, Tall, 4 doz. 5 60 Carnation, Baby, 8 dz 5 30 Pet, Tall 5 60 Pet, Baby 4 00 Van Camp, Tall 6 60 Van Camp, Baby 4 50 Dundee, Tall, doz 6 60 Silver Cow, Baby 4 00 Silver Cow, Tall 5 60 MILK COMPOUND Hebe, Tall, 4 doz 4 00 Hebe, Baby, 8 doz 3 90 Carolene, Tall, 4 doz 4 25
Chicos, 25s150 00 Palmas, 25s155 00 Perfectos, 25s195 00	CONFECTIONERY
Rosenthas Bros.	Stick Candy Palls Standard 17 Jumbo Wrapped 19 Pure Sugar Stick, 600's 4 20
Tissue Wrapped 58 00 R. B. Invincible, 50s, Foil Wrapped 75 00	Mixed Candy
Union Made Brands El Overture, 50s, foil 75 00 Manila 10c	Palls Grocers
La Yebana, 25s 70 00	CI-IAI
Our Nickel Brands New Currency, 100s 37 50 Mistoe, 100s 35 00 Lioba, 100s 35 00 Eventual, 50s 36 00	Auto Kisses
Other Brands Boston Straights, 50s 55 00 Trans Michigan, 50s 57 00 Court Royals (tin) 25s 57 00 Court Royal (wood) 50s	National Cream Mints, 7 lb. tins 32 7 lb. tins 32 Nut Butter Puffs 24 Persian Caramels 30 Snow Flake Fudge 24 Sugar Cakes 24 Toasted M. M. Drops 34 A A Jelly Beans 17 Wintergreen Berries 22 Sugared Peanuts 22 Cinnamon Imperials 22 Cocoanut Chips 26
508 105 00 CLOTHES LINE Hemp, 50 ft 3 25 Twisted Cotton, 50 ft. 2 15 Twisted Cotton, 60 ft. 3 00 Braided, 50 ft 3 50 Sash Cord 2 60@3 75	Chocolates. Palls

Fancy Chocolates	
Fancy Chocolates. 5 lb. Boxes Bittersweets, Ass'ted 2 00 Choc. Marshallow Dps 2 00 Milk Chocolate A A. 2 25 Nibble Sticks	No No No No
Dipped 1 45 No. 12 Choc., Plain Dipped 2 00 Chocolate Nut Reils 2 00 Gum Drops.	Sm Me La
Anise	No No No
Lozenges.	Siz
A. A. Pep. Lozenges 18 A. A. Pink Lozenges 18 A. A. Choc. Lozenges 18 Motto Hearts 22 Malted Milk Lozenges 22 Hard Goods.	Siz Siz Siz Siz Siz
Pails Lemon Drops 19 O. F. Horehound Dps 19 Anise Squares 18 Peanut Squares 18 Horehound Tablets 23 Pop Corn Goods. Cases 100s	NO N
Pop Corn Goods. Cases 100s Cracker Jack, Prize 7 00 Checkers Prize 7 00 Cough Drops Boxes	FI
Putnam Menthol Hore- hound 1 30 Smith Bros 1 45	
CRISCO 36s, 24s and 12s 18 6 lb 171/4	7 11 2 21 21 4
COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1,000 Economic grade 37 00 Where 1,000 books are ordered at a time, special- ly printed front cover is furnished without charge.	21 4 8 7 11
ordered at a time, specially printed front cover is furnished without charge. CREAM OF TARTAR	Si
6 lb. boxes 55 3 lb. boxes 60 DRIED FRUITS	1 2 4
Apples Evap'd. Choice, blk 14	8 P Q G
Evaporated, Choice 25 Evaporated, Fancy 30	
Citron 10 lb. box 52 Currants	H
Packages, 14 oz 20 Boxes, Bulk, per lb. 18	Si
Evap. Choice, Unpeeled 15 Evap. Fancy, Unpeeled 18 Evap. Fancy, Peeled 19 Peel	B
Lemon, American 32 Orange, American 33	N
Raisins Fancy S'ded, 1 lb. pkg. 27 Thompson Seedless,	
Thompson Seedless, bulk26	G
80-90 25 lb. boxes @08\\\2 70-80 25 lb. boxes @10 60-70 25 lb. boxes @12 50 60 25 lb. boxes @14	N
40-50 25 lb. boxes @16 30-40 25 lb. boxes @18 FARINACEOUS GOODS Beans	C
Med. Hand Picked - 05% Madagascar Limas - 05% Brown, Holland 06	C
Farina 25 1 lb. packages 3 20 Bulk, per 100 lbs	
Hominy Pearl, 100 lb. sack \$ 00 Macaroni	SNOO
Domestic, 10 lb. box 1 00 Domestic, brkn bbls. 8½ Golden Age, 2 doz. 1 90 Fould's, 2 doz., 8 oz. 2 00	N N N
Pearl Barley Chester 4 75	I
Peas Scotch, lb 5 Split, lb 7½	C
Sago East India 6½ Taploca	K
Pearl, 100 lb. sacks 7 Minute, 8 oz., 3 doz. 4 05 Dromedary Instant, 3 doz., per case 2 70	K N O H

Fancy Chocolates.	FISHING TACKLE
Fancy Chocolates. 5 lb. Boxes ersweets, Ass'ted 2 00 c. Marshallow Dps 2 00 c Chocolate A A 2 2 25 ble Sticks 2 25 nrose Choc., Plain pped 1 45 12 4 hoc., Plain	Cotton Lines No. 2, 15 feet 1 45 No. 3, 15 feet 1 70 No. 4, 15 feet 1 85 No. 5, 15 feet 2 15 No. 6, 15 feet 2 45
colate Nut Roils 2 00 Gum Drops.	Linen Lines Small, per 100 yards 6 65 Medium, per 100 yards 7 25 Large, per 100 yards 9 00
se	Floats No. 1½, per gross 1 50 No. 2, per gross 1 75 No. 2½, per gross 2 26
Lozenges. Pails A. Pep. Lozenges 18 A. Pink Lozenges 18 A. Choc. Lozenges 18 to Hearts 22 ted Milk Lozenges 22	Hooks—Kirby Size 1-12, per 1,000 _ 84 Size 1-0, per 1,000 _ 96 Size, 2-0, per 1,000 _ 1 15 Size, 3-0, per 1,000 _ 1 32 Size 4-0, per 1,000 _ 1 65 Size 5-0, per 1,000 _ 1 95
Hard Goods. Pails Pai	Sinkers No. 1, per gross 65 No. 2, per gross 72 No. 3, per gross 85 No. 4, per gross 1 10 No. 5, per gross 1 45 No. 6, per gross 2 30 No. 7, per gross 2 30 No. 8, per gross 3 35 No. 9, per gross 4 65
tnam Menthol Hore- ound 1 30 ith Bros 1 45	Turpeneless Pure Lemon
CRISCO , 24s and 12s 18 b 171/4	Per Doz. 7 Dram 1 35 11/4 Ounce 1 90 2 Ounce 2 75 21/4 Ounce 3 00
Economic grade 2 50 Economic grade 4 50 Economic grade 20 00 00 Economic grade 37 50 Where 1,000 books are	Per Doz. 7 Dram 1 35 11/4 Ounce 1 90 2 Ounce 2 75 21/4 Ounce 3 00 21/2 Ounce 5 00 4 Ounce 5 00 7 Dram, Assorted 1 35 11/4 Ounce, Assorted 1 90
lered at a time, special- printed front cover is nished without charge. CREAM OF TARTAR b, boxes55 b. boxes60 DRIED FRUITS	Per Doz. 7 Dram 1 35 11/4 Ounce 1 90 2 Ounce 2 75 21/4 Ounce 3 00 21/2 Ounce 3 25 4 Ounce 5 00 8 Ounce 5 00 8 Ounce 5 00 7 Dram, Assorted 1 35 11/4 Ounce, Assorted 1 90 Van Duzer Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen 1 ounce in cartons 2 00 2 ounce in cartons 3 50 4 ounce in cartons 3 50 8 ounce 13 26 Quarts 675 8 ounce 13 26 Quarts 51 00 Gallons, each 60 FLOUR AND FEED Valley City Milling Co. Lily White, 1/8 Paper sack 8 90 Harvest Queen 244/88 9 20
Apricots aporated, Choice 25	Quarts
Citron lb. box 52	Valley City Milling Co. Lily White, 1/8 Paper sack 890 Harvest Queen 241/2s 9 20 Light Loaf Suring
Currants ckages, 14 oz 20 xes, Bulk, per lb. 18 Peaches ap. Choice, Unpeeled 15 ap. Fancy, Unpeeled 18 ap. Fancy, Peeled 19	Harvest Queen 24½s 9 20 Light Loaf Spring Wheat, 24½s 9 90 Snow Flake, 24½s 8 10 Graham 25 lb. per cwt. 3 40 Golden Granulated Meal, 25 lbs., per cwt. N 2 40 Rowens Pancake Compound, 5 lb. sack 4 20 Buckwheat Compound, 5 lb. sack 4 20
mon, American 32 ange, American 33	Watson Higgins Milling Co. New Perfection, 1/8s_860
Raisins ncy S'ded, 1 lb. pkg. 27 ompson Seedless, lb. pkg 27 ompson Seedless, ulk 26	Meal Gr. Grain M. Co. Bolted 2 25 Golden Granulated 2 45
California Prunes 90 25 lb. boxes@08½ 80 25 lb. boxes@10 70 25 lb. boxes@12 60 25 lb. boxes@14 50 25 lb. boxes@18 40 25 lb. boxes@18	No. 1 Red 1 09 No. 1 White 1 04 Oats
ARINACEOUS GOODS Beans	Corn 71
ed. Hand Picked 05% adagascar Limas 05% own, Holland 06 Farina	Carlots 74 Hay Carlots 20 50 Less than Carlots 22 00
1 lb. packages 3 20 alk, per 100 lbs Hominy arl, 100 lb. sack \$ 00	Feed Street Car Feed 30 00 No. 1 Corn & Oat Fd 30 00 Cracked Corn 30 00
Macaroni omestic, 10 lb. box 1 00 omestic, brkn bbls. 8½ olden Age, 2 doz. 1 90 ould's, 2 doz., 8 oz. 2 00 Pearl Barley	Mason, qts., per gross 10 00 Mason, ½ gal., gross 14 20 Ideal Glass Top, pts. 9 95 Ideal Glass Top. ats. 11 80
Peas fotch, lb 5	GELATINE
Sago ast India 6½	Jello-O, 3 doz 3 45 Knov's Sparkling doz 2 25
Taploca earl, 100 lb. sacks 7 inute, 8 oz., 3 doz. 4 05 comedary Instant, 3 doz., per case 2 70	Nelson's 1 50 Oxford 75 Plymouth Rock, Phos. 1 55 Plymouth Rock, Plain 1 35 Waukesha 1 60

August 17, 1921		MICHIGAN T	RADESMAN		
HIDES AND PELTS	PICKLES Medium	Pig's Feet 1/4 bbls 2 15 1/4 bbls, 35 lbs 3 75	SEEDS Anise30		WOODENWARE Baskets Bushels, narrow band,
Green, No. 1 05 Green, No. 2 04 Cured, No. 1 06 Cured, No. 2 05 Calfskin, green, No. 1 11 Calfskin, green, No. 2 11	Barrel, 1,200 count Half bbls., 600 count 5 gallon kegs	1/2 bbls 1 00 1 bbl 14 15	Canary, Smyrna 07½ Cardomon, Malabar 1 20 Celery 32 Hemp, Russian 07½		wire handles 1 75 Bushels, narrow band, wood handles 1 85 Market, drop handle 90
Calfskin, green, No. 1 11 Calfskin, green No. 2 9½ Calfskin, cured, No. 1 12 Calfskin, cured, No. 2 10½	Small Barrels	Tripe Kits, 15 lbs 90 ¼ bbls., 40 lbs 1 60 % bbls., 80 lbs 3 00	Mixed Bird	Laurel Leaves 20 Marjoram, 1 oz 90	Market, single handle 1 00 Market, extra 1 50 Splint, large 9 50
Horse, No. 2 1 00	5 gallon kegs	Casings	SNUFF Swedish Rapee 10c 8 for 64 Swedish Rapee, 1 lb gls 85	Savory, 1 oz 90 Thyme, 1 oz 90 Tumeric, 2½ oz 90	Splint, medium 8 75 Splint, small 8 00
Pelts Old Wool	Barrels Half barrels 5 gallon kegs	Hogs, per lb @65 Beef, round set 22@24 Beef, middles, set_ 50@60 Sheep, a skein 1 75@2 00	Norkoping, 10c 8 for 64 Norkoping, 1 lb, glass 85 Copenhagen, 10c, 8 for 64 Copenhagen, 1 lb. glass 85	STARCH Corn	Butter Plates Escanaba Manufacturing Co.
Prime @3	Sweet Small	Uncolored Oleomargarine oSlid Dairy 28@29 Country Rolls 30@31	SOAP	Kingsford, 40 lbs 11¼ Muzzy, 48 1 lb. pkgs. 9½ Powdered, bags 3½ Argo, 48 1 lb. pkgs 375	Standard Emco Dishes No. 8-50 extra sm cart 1 55
No. 1 @2½ No. 2 @2 Wool Unwashed, medium 15@16	Barrels Half barrels 5 gallon kegs	RICE Fancy Head 7@11 Blue Rose 5 00	Proctor & Gamble. 5 box lots, assorted Ivory, 100 6 oz 7 00 Ivory Soap Flks., 100s 8 50	Kingsford Silver Gloss, 40 1 lb. 111/4	No. 8-50 small carton 1 67 No. 8-50 md'm carton 1 83 No. 8-50 large carton 2 14 No. 8-50 extra lg cart 2 64
Unwashed, rejects @10 Fine @16 Market dull and neglected.	PIPES Cob, 3 doz. in box 1 25	Blue Rose 5 00 Broken 3 00	Ivory Soap Flks., 50s 4 35 Lenox, 140 cakes 5 50 P. & G. White Naptha 5 75 Star, 100 No. 11 cakes 5 75	Gloss Argo, 48 1 lb. pkgs 3 75 Argo, 12 3 lb. pkgs 2 74	No. 4-50 jumbo carton 1 83 No. 100, Mammoth 1 65
HONEY	PLAYING CARDS No. 90 Steamboat 2 75 No. 808, Bicycle 4 50	Monarch, bbls 7 00 Rolled Avena, bbls. 8 00 Steel Cut. 100 lb. sks. 4 00	Star Nap. Pwdr., 100s 3 90 Star Nap. Pwdr., 24s _ 5 75	Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 16 3 lbs. 11¼ Silver Gloss, 12 6 lbs. 11¼	Churns Barrel, 5 gal., each 2 40 Barrel, 10 gal., each 2 55 3 to 6 gal., per gal 16
Airline, No. 15 5 50 Airline, No. 25 8 25 HORSE RADISH	Pickett 3 50	Monarch, 90 lb. sacks 3 25 Quaker, 18 Regular 2 05 Quaker, 20 Family 4 80	Lautz Bros. & Co. Acme, 100 cakes 6 75 Big Master, 100 blocks 5 85 Climax, 120s 4 85	Muzzy 48 1 lb. packages 9½ 16 3 lb. packages 9½	Clothes Pins
Per doz 8 50	Babbitt's 2 doz 2 75	SALAD DRESSING Columbia, ½ pints 2 25 Columbia, 1 pint 4 00 Durkee's large, 1 doz. 6 60 Durkee's large, 2 doz. 7 10	Climax. 120s 5 25 Queen White, 80 cakes 6 00 Oak Leaf. 100 cakes 6 75	12 6 lb. packages 9½ 50 lb. boxes 7½	Escanaba Manufacturing Co. No. 60-24, Wrapped 6 10 No. 30-24, Wrapped 3 10 No. 25-60, Wrapped 5 85
Pure, Silver Leaf, per pail, 30 lb 4 00			Queen Anne, 100 cakes 6 75 Lautz Naphtha. 100s 8 00 Tradesman Company	SYRUPS Corn 70	No. 25-60, Wrapped 5 85
8 oz., per doz 44	Top Steers and Heifers 16 Good Steers and Heifers 15 Med. Steers & Heifers 13 Com. Steers & Heifers 11	Durkee's Picnic, 2 dz. 3 25 Snider's large, 1 doz. 3 50 Snider's small, 2 doz. 2 35 SALERATUS	Black Hawk, one box 4 50 Black Hawk, fixe bxs 4 25 Black Hawk, ten bxs 4 00	Barrels 70 Half Barrels 76 Blue Karo, No. 1½, 2 doz. 2 05	Egg Cases No. 1, Star Carrier 5 25 No. 2, Star Carrier 10 50 No. 1, Star Egg Trays 5 00
MINCE MEAT None Such, 3 doz. case for 5 60 Quaker, 3 doz. case	Cows. Top	Packed 60 lbs. in box Arm and Hammer 3 75 Wyandotte, 100 3/4s 3 00	Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	Blue Karo, No. 172. 2 05 Blue Karo, No. 2½, 2 doz. 3 00 Blue Karo, No. 5, 1 dz. 2 90 Blue Karo, No. 10,	No. 2, Star Egg Tray 10 00
for 4 75	Good 13 Medium 11 Common 08	SAL SODA	Scouring Powders Sapolio, gross lots 12 50 Sapolio, half gro. lots 6 30	1/2 doz. 2 70 Red Karo, No. 1/4, 2 doz. 2 35 Red Karo, No. 2/2, 2	Faucets Cork lined, 3 in 70 Cork lined, 9 in 90
New Orleans Fancy Open Kettle 95 Choice 85 Good 65	Veal. Top 16 Good 12 Medium 14	Granulated, bbls 2 50 Granulated, 100 lbs cs 2 75 Granulated, 36 2½ lb. packages 3 60	Sapolio, single boxes 3 15 Sapolio, hand 3 15 Queen Anne, 60 cans 3 60 Snow Maid, 60 cans 3 60	Red Kero, No. 5, 2 dz. 3 30 Red Karo, No. 10, 52	Cork lined, 10 in 90 Mop Sticks
Stock 28 Half barrels 5c extra	Lamb.	SALT	Snow Maid, 60 cans 3 60 Washing Powders Snow Boy, 100 5c 4 10	doz. 3 10	Trojan spring 2 25 Eclipse patent spring 2 25 No. 1 common 2 25 No. 2 pat brush hold 2 25
NUTS—Whole Almonds, Terragona 25	Good 22 Medium 20 Poor 17	Solar Rock 56 lb. sacks 75	Snow Boy, 60 14 oz. 4 20	Fair Good Choice	No. 2, pat. brush hold 2 25 Ideal, No. 7 2 25 20oz cotton mop heads 3 60 12oz cotton mop heads 2 20
Almonds, Terragona 25 Brazils, large washed 31 Fancy Mixed 24 Filberts, Barcelona 32 Peanuts, Virgina raw 11 Peanuts, Virginia,	Mutton. Good 13 Medium 11 Poor 10	Medium, Fine 2 70	Soap Powders Johnson's Fine, 48 2 5 75 Johnson's XXX 100 5 75	TABLE SAUCES Lea & Perrin, large 5 75 Lea & Perrin, small 3 35	Pails 10 qt. Galvanized 2 75
Peanuts, Spanish 25 Walnuts, California 29	Pork.	REVER CAKES OR HARDENS	Lautz Naphtha, 60s _ 3 60 Nine O'Clock _ 4 10 Oak Leaf, 100 pkgs. 6 50 Old Dutch Cleanser 4 75	Pepper	1 qt. Galvanized 3 00 14 qt. Galvanized 3 50 Fibre 7 10
Walnuts, Naples 25	Heavy hogs 11 Medium hogs 15 Light hogs 15 Sows and stags 11 Loins 23@24	MORTON'S	Rub-No-More 5 50	A-1, large	Toothpicks Escanaba Manufacturing Co.
Almonds 55 Peanuts, Spanish, 10 lb. box 2 75 Peanuts, Spanish,	Shoulders16	SALT	ITCHEN	TEA Japan	No. 48, Emco 1 85 No. 100, Emco 3 75 No. 50-2500 Emco 3 75
100 lb. bbl 25 Peanuts, Spanish, 200 lb. bbl 24½ Pecans 95	Spareribs 09 Neck bones 04	IT POURS	LENZER	Medium 38@42 Choice 45@54 Fancy 60@76 Backed-Fired Med'm	Traps
Walnuts 55	PROVISIONS Barreled Pork	HORTON SALT CONTAIN		Basket-Fired Choice Basket-Fired Fancy No. 1 Nibbs @65	Mouse, wood, 6 holes 70
Bulk, gal. kegs, each 5 00 Bulk, 5 gal. kegs, each 7 00 Stuffed, 3½ oz 2 25 Stuffed, 9 oz 4 50	Clear Back 23 00@24 00 Short Cut Clear 22 00@23 00 Clear Family 27 00@28 00	Per case, 24 2 lbs 2 40 Five case lots 2 30	Name and Associated States	Siftings, bulk @ 21 Siftings, 1 lb. pkgs @ 23 Gunpowder	Mouse, spring 30
14 oz 3 00 Manzanilla 8 oz 1 45	Dry Salt Meats S P Bellies 16 00@19 00	SALT FISH Cod Middles 25 Tablets, 1 lb 30@32		Moyune, Medium _ 35@40 Moyune, Choice _ 40@45 Young Hyson	No. 2 Fibre 38 00
Lunch, 16 oz 3 25 Oueen Mammoth, 19	Lard 80 lb. tubsadvance 181/@14	Wood boxes 19	CLEANS-SCOUPS SCRUBS-POLISHES PRITIPERING RESS	Choice 35@40 Fancy 50@60	No. 3 Fibre 33 00 Large Galvanized 9 00 Medium Galvanized 8 00 Small Galvanized 7 00
Oz. 5 50 Queen, Mammoth, 28 Oz. 6 75 Olive Chow, 2 doz. cs.	Pure in tierces 13½@14 Compound Lard 11½@12 69 lb. tubsadvance ½ 50 lb. tubsadvance ½	Holland Herring Standards, bbls 14 00 Y. M., bbls 15 75 Standards kees 90		Formosa, Medium 40@45 Formosa, Choice 45@50 Formosa, Fancy 55@75	Washboards Banner Globe 6 25
per doz 2 50 PEANUT BUTTER	20 lb. pailsadvance 34 10 lb. pailsadvance 76 5 lb. pailsadvance 1 3 lb. pailsadvance 1	Standards, kegs 90 Y. M., kegs 1 10	80 can cases, \$4.80 per case	Carlish Broakfast	Brass, Single 7 25
GUARANTEED	Smoked Meats	Herring K K K K, Norway 20 00 8 lb. pails 1 40	SODA Bi Carb, Kegs 4	Congou, Medium 40@45 Congou, Choice 45@50 Congou, Fancy 50@60 Congou, Ex. Fancy 60@80	Northern Queen 7 00 Universal 7 50
BEL CAR-MO PEANUT BUTTER	Hams, 16-18 lb. 30 @35 Hams, 16-18 lb. 30 @35	Cut Lunch 1 10 Scaled, per box 20 Boned, 10 lb. boxes 24	SPICES Whole Spices Allspice, Jamaica @15	Ceylon Pekoe, Medium 40@45 Dr. Pekoe, Choice- 45@48 Flowery O. P. Fancy 55@60	Window Cleaners 12 'n 1 65 14 in 1 85
THE STREET STREET, STR	sets 38 @39 California Hams 17 @18 Picnic Boiled Hams 34 @34 Boiled Hams 49 @51	Trout No. 1, 100 lbs 12 No. 1, 40 lbs	Cloves, Zanzibar ——— @26 Cassia, Canton ——— @22 Cassia, 5c pkg., doz. @40 Ginger, African ——— @15		16 in 2 30
Bel-Car-Mo Brand 8 oz., 2 doz. in case 24 1 lb. pails	Boiled Hams - 49 @51 Minced Hams - 14 @15 Bacon 22 @44	No. 1, 40 lbs No. 1, 10 lbs No. 1, 3 lbs	Ginger, African	Cotton, 3 ply cone 25 Cotton, 3 ply balls 25 Wool, 6 ply 22	13 in. Butter 5 00 15 in. Butter 9 00 17 in. Butter 18.00
24 1 lb. pails 12 2 lb. pails 5 lb. pails, 6 in crate 10 lb. pails	Sausages Bologna	Mess, 100 lbs 26 00 Mess, 50 lbs 13 50	Nutmegs, 70-8 @50	VINEGAR	19 in. Butter25.90
15 lb. pails 25 lb. pails 50 lb. tins 100 lb. drums	Liver 12 Frankfort 16 Pork 18020 Veal 11	Mess, 10 lbs 3 00	Pepper, White @40 Pepper, Cayenne @22 Paprika, Hungarian	White Wine, 40 grain 191/2 White Wine, 80 grain 24 White Wine, 100 grain 27	WRAPPING PAPER Fibre, Manila, white 06½ No. 1 Fibre 07½ Butchers Manila 06
PETROLEUM PRODUCTS Iron Barrels	Tongue II Headcheese 14	Mess, 5 lbs 25 00 No. 1, 100 lbs 25 00 No. 1, 50 lbs 13 00 No. 1, 10 lbs 2 85	Pure Ground in Bulk Allspice, Jamaica @1	Oakland Vinegar & Pickle Co.'s Brands.	Kraft
Perfection	Beef Boneless 24 00@26 00 Rump, new 25 00@28 00	Lake Herring 1/2 bbl., 100 lbs 7 50	Mustard @35	Packages no charge.	Magic, 3 doz 2 70
Atlantic Red Engine.	Mary Mark	SHOE BLACKING Handy Box, large 3 dz. 3 56	Mace, Penang @75 Nutmegs @32	WICKING No. 0, per gross 70	WELLE COMPRESSED
Iron Bbls 23.5 Winter Black, Iron Bbls 14 Polarine, Iron Bbls 54.5	Condensed No. 1 car. 2 00 Condensed Bakers brick 31 Moist in glass 8 00	Handy Box, small 1 25 Bixby's Royal Polish 1 35 Miller's Crown Polish 90	Pepper, White @3: Pepper, Cayenne @3: Paprika. Hungarian @80	No. 2, per gross 1 25 No. 3, per gross 1 96	



Hard For Live Little Boys To Be Gentlemen.

Written for the Tradesman.

Many years ago, when I was a little girl, I visited a country place, a very fine estate owned by some rich friends where three workingmen were building a beautiful stone wall. It was fascinating to watch them. handling with strength of arms and skill of hands the great field stones of all sorts and colors and shapes; with ringing hammers and clinking chisels knocking off the corners and shaping the sides; fitting in the little stones in the cracks and crevices. Yard after yard in length the wall grew, level on top, straight up and down on the face. It was a great wonder to me. I wished that I was a man, with the privilege of building such things. But was only a little girl, required to keep my hands and my frocks clean.

There was a little boy there, too, about my own age, and he was as deeply interested in the building of the wall as I was. For hours at a time we watched the men at work, although the little boy's mother, whom I was visiting, could not understand what we found in the labor of grimy workingmen. Time and again she called up away and tried to get us to "play quietly around the house at something nice and clean."

"Why don't you and Prudence play croquet?" she would say. "Clarence, I want you to keep away from that dirty wall."

"Yes, mother; but it is so intrusting," he would say, with pleading voice.

"I don't see what you find so interesting in that dull, noisy business," his mother said. "It is no place for a little gentleman—hanging around with laborers."

I did not understand then what she meant, and I confess I don't understand it any better now. I thought then that she was very stupid not to see how interesting it was. I think now that she was very stupid not to see how necessary it was for her little boy to be interested in just such things.

At every opportunity, when no stupid adult was watching us, we were back at the wall, chatting with the men, asking the innumerable questions that children's minds produce, and even lugging heavy stones for the men to build into the structure. Sometimes the mother or nurse caught us at it, and we were hauled ignominiously away to some uninteresting occupation devised to satisfy a higher taste. I expected that at any moment we would both be punished for our obstinacy and disobedience. This did not happen because she was an indulgent mother and contented herself with a certain plaintive pleading, always to the same text, namely, that Clarence ought to remember that he was "a little gentleman" who ought not to care for occupations and associates below his status as such.

The other day I passed that wall, still standing, on one of the main roads in Massachusetts. I do not know who now owns that elaborate estate, but I know that in that wall are stones—they do not look so big as they seemed when I lugged them for those workmen—that shall always belong to me. I put my own labor into the business of putting them where they are and where, no doubt, they will be long years after I am gone.

And I know another thing. Despite that mother's appeal to Clarence to remember that he was "a little gentleman," he continued to interest himself in all manner of useful and interesting work done with men's hands and brains, and that when he grew up he refused to heed his mother's wish that he devote himself to "some genteel occupation," like the law, or medicine, or preaching, and has become one of the most widely known and successful construction engineers in this country.

It is normal for children to be interested in creative work. From the building of block houses and the making of mud pies to the passion for watching people doing useful things in kitchen and workshop, and participating in such work, they are about the natural business of their lives. Their interest can be stunted and suppressed; they can be turned into channels of idleness and frivolous amusement, but parents who do that or permit it are doing their children a harm beyond measure.

More than that, one of the most broadly educative things that parents and teachers can do is to take pairs to see that their children have opportunity to watch the work of the world in process. In your own neighborhood, within easy reach, are mills and factories, shops and mines and farms, building operations on houses and bridges-yes, and perhaps s'one walls. Father, take your boys and girls to see the work going on. They will learn many things about what their fellow men are doing for them. Perhaps you will learn some-Prudence Bradish. thing to!

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President Harding's plans for private life are said already to be made—they begin with a trip through South America. The date remains uncertain. It is variously fixed for 1925 or 1929

Lack of Tact In the Use of Words.

John R. Simpson, head of the hardware manufacturing concern of Jones & Co., has what is popularly known as a "camera eye." When he picks up a sheet of paper with writing or printing on it, he grasps the contents almost instantly. The other day he got a letter from young Sam Brown, only a few years out of college and the head of the sales division of Brown & Sons, who sell a general line of mill and factory supplies. The salesman for Brown & Sons who had been calling on the Jones concern had never been able to sell any goods to them. When called on to explain why by young Sam Brown, he complained that he was discriminated against by the Jones's buyer. Therefore Brown decided to write a sales letter to Mr. Simpson believing, in his best sales manager manner, that that would be all there was to it.

However, when John R. Simpson got to Brown's letter the first thing that attracted the attention of the "comera eye" were some little words stamped in red ink near the signature. They were: "Dictated but not read by Mr. Brown." Without reading any more than those seven words, Mr. Simpson jotted on the letter in his large, clear handwriting, "Received but not read by Mr. Simpson," and passed it to his stenographer to be mailed back to Brown as his reply. A plugged dime would be a high price to pay for the future chances of Brown & Sons to sell anything to the Jones Company as long as John R. Simpson keeps his health and his grasp on the business.

Tactless little things like stamping "Dictated but not read by Mr. So and So" are among the many that keep awake nights business executives who realize the true value of a tactful, courteous business letter, whether it be written for the purpose of selling goods, making collections or for any other of the dozen and one things that come up in the daily course of commerce. Good letter writing seems to be a lost art, if it ever has been actually established as such, and experienced business men say that lack of tact is the point on which many of them are wrecked. As one shoe manufacturer put it yesterday:

"Think of asking a man a favor and then letting a stenographer sign your name to it while you are out playing golf. It is practically the same as telling him that, while you would like to have that favor granted to you from a business point of view, you don't give a darn personally. How many men would say in a personal interview the kind of things they 'put over' in connection with a letter?

"Another version of the 'Dictated but not read' stunt came to my attention the other day. It virtually meant the same thing, but it was worded as follows: 'Transcribed after Mr. Blank left the office.' The letter which contained it was not even signed 'per J. J.' or any other initials you might want to give to Mr. Blank's stenographer."

"A personal experience I had some time ago," the shoe man went on, "has stuck in my crop ever since. I had asked for a quotation on a quantity of a certain kind of leather, with

the idea of buying some of it for future delivery. I got the quotation, which seemed to me to be too high, and I let the matter drop, or thought I had. I say 'thought' because it later turned out that I had not, but through no choice of mine. To come to the point, about a week after getting the quoting letter, to which I had not thought it necessary to reply, I got another letter from the tanning concern. In its opening sentence was a demand that I give reason why they had not heard from me again. It was not an implication that I should have replied, but an outright, plain demand for me to tell them why I had not. Right then and there I forgot one of the best rules of business letter writing, which is never to answer a letter while you 'see red,' and wrote a reply in my own handwriting that doubtless made the man who received it think he had got hold of the wrong end of a bee.'

The shoe man quoted above also cited a case in which a friend of his was concerned. This man was a buyer, and for several seasons he had been solicited by a certain salesman without the latter getting a single order. He kept at it, however, and his perserverance was just about to get him something when he "put his foot in it" with a letter.

Feeling that he at last knew the buyer well enough to shift matters from a strictly business to at least a semi-friendship basis, the salesman wrote the buyer a letter and asked him to have lunch with him, specifying that the latter could choose his own day and place. The buyer, who was beginning to admire the young fellow for his "stick-to-itiveness," accepted the invitation and told the salesman when and where he could meet him. The salesman replied with an enthusiastic letter, one sentence of which was: "I had been promising myself that treat for a long time.'

When the buyer read that sentence, according to the shoe man, "all bets were off." It was not that the buyer expected he would have to buy the lunch, for buyers are rarely permitted to buy anything when they go out with salesmen, but the wording of the sentence aroused his ire. In telling the shoe man of it afterward, the buyer said his admiration for the salesman's tenacity was more than swallowed up by his display of egotism in the expression that he had been

You Make Satisfied Customers when you sell;

"SUNSHINE" FLOUR

BLEYDED FOR FAMILY USE THE QUALITY IS STANDARD AND THE PRICE REASONABLE

Genuine Buckwheat Flour Graham and Corn Meal

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

promising himself a treat, implying that he knew all along that sooner or later he would bring the buyer to his knees in a figurative sense.

"If," he concluded the buyer in his recital to the shoe man, "the young fellow had only been tactful enough to say that he had been looking forward for some time to lunching with me, he would have tickled my vanity more or less and would have ultimately got some business from me. But his cocksureness about my acceptance of his invitation, as expressed in the sentence that 'got my goat,' spoiled everything for him."

It is not always manufacturers or wholesalers, or their representatives, who hurt themselves in a business way through a lack of tact. Recently a local man rented an article of furniture from a retail store for his summer cottage. When the article was delivered the man in charge of the truck presented to the wife of the lessee a rental contract, handed her a pencil, and asked her to sign it. Subsequently the head of the department of the store in question wrote letter to the man's wife in which this sentence appeared: "Undoubtedly you are aware of the fact that a contract signed in pencil is not valid, and this matter of formality (signing it in ink) is to make your contract valid."

Without really meaning to do it, the writer of the letter had, in effect, accused the wife of the lessee of trying to "put something over" by signing th econtract with a pencil. He implied this when he wrote that she was 'undoubtedly * * aware of the fact that a contract signed in pencil is not valid." As a matter of fact, the woman who signed the contract did not realize that she was signing anything more serious than a delivery receipt. Furthermore, she did not know that signing a contract with a pencil made it invalid, and, still further, she signed it with a pencil because a pencil was handed to her for that purpose by an employe of the store's delivery department. The long and short of the matter is that the store in question has lost at least one customer.

Favoring Denmark.

Whether or not Denmark will continue to send its butter to the United States after England again becomes a large consumer is a hard question to answer. But the fact that she is able to send her butter to our largest market at a half of what it costs our Middle Western creameries to transport it to the same place presents a serious problem.

The outlook for the Western creameries in competition with Denmark is not the brightest. Even with a protective tariff of six cents per pound, California creameries paying more than four cents a pound for freight will be hard put to compete in the New York market against butter which can be laid down there for one cent per pound transportation, particularly when that butter is made with cheap labor and has the advantage of the exchange situation. At the present tariff of two and one-half cents per pound, not only they but creameries much nearer the Eastern

seaboard may well wonder where they are going to get off.

The railroads say that they are losing even with the present freight rates. If this is so, the only logical answer appears to be the ship by water. It means another argument in favor of the appropriation to make the Great-Lakes-to-the-ocean waterway a reality. Even though it be true that this outlet would be open only eight months each year, the creamery industry would profit greatly for it would be open at the time when butter production is heaviest and its price lowest. The winter price of butter would enable native creameries to make a fair profit from their product even in the face of Danish competition and high frieght rates. But a continuance of the necessity of meeting this situation twelve months in the year cannot be considered. Something must be done. The present situation is intolerable.

Grocers Favor Cheaper Foods.

That retail grocers are the friends of wholesome, cheap food products was emphasized at the Brooklyn convention of the New York Retailers' last week in their action on "filled milk" legislation. Although the resolution as first presented was somewhat confusing, as soon as the members realized that it was a protest against the "dairymen's crowd"-the same interests that have constantly opposed the sale of oleomargarinewho were trying to shut out "Hebe" and similar milk products, they were unanimous in their sympathy for cheap foods that are pure and were opposed to a dairy monopoly.

The grocery trade at large feels the same way about it; that if anybody can produce out of cheap material wholesome and acceptable food, honestly labeled and sold, every facility should be placed in his way to do it, and already the scheme of the dairy trust is getting to be well understood in grocery trade circles.

Much of the argument in the effect that these goods are serious ly lacking in nutrition is being discovered as worthy of no worse tears than those of crocodile variety. For instance, the dairy crowd have always contended that "filled milks" are dangerous, lacking in "vitamines" (whatever those may be) for feeding children, but a report made last October to the International Association of Dairy and Milk inspectors on "remade milk" contains a commentary on an experiment in Boston on feeding 319 babies between August, 1919, and October, 1920, with three kinds of milk—Grade "A," whole milk and reconstructed milk made from unsalted butter and skim milk powder-that is illuminating.

The observer found no material difference in the number of deaths between babies in the different groups and the report states in part:

The babies have seemed to develop normally and the three groups have compared favorably, so that the conclusions that have been drawn by the field workers are that as a substitute for natural milk, powdered milk seems adequate. It would be wiser to use it than an unknown market milk supply at least for a short period.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

For Salc—Large oak display refrigera-ro 3½ ft. deep, 9 ft. high, 11 ft. long. n first-class condition. Used one year store, was sold as part of bankrupt tock. Will sacrifice at \$150. Photo on quest. Voght's Greenhouse, Sturgis, lich. 451 request.

For Sale—Hardware stock and building. Building \$5.500, and stock at inventory, about \$3,000. Will give terms. A. J. Hartwrink, 1148 Grandville Ave., Grand Rapids, Mich. Harterink, 1 Rapids, Mich.

For Sale—Ice cream parlor in Muskegon. Located in heart of town. opposite depot and Goodrich Transit Co. Will give terms. Steady all-year-round business. Reason for selling, sickness. Address No. 453, c-o Michigan Tradesman.

REBUILT CASH REGISTER CO., Inc.

CASH REGISTER CO., Inc.
Dealers in
Cash Registers, Computing Scales.
Adding Machines, Typewriters And
Other Store and Office Specialties.
122 N. Washington, SAGINAW, Mich.
Repairs and Supplies for all makes.

WANTED TO BUY—Second-hand bak-y equipment. Must be in first-class diction: Address No. 454, c-o Michigan radesman. 454 Tradesman.

Wanted—Position in a general or gro-cery store. Have had several years ex-perience as manager. Can give best of references. Am married and want a steady position. Address Paul Perego, Kiefer, Oklahoma.

If you want to sell any or all of your stock, write the "Big 4 Auctioneers, Fort Pierre, S. Dakota."

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

looking—THE BUSINESS MAN.

Wanted—Stock of dry goods. Have a brick and frame terrace on the best street in the best city in Michigan. Always rented. Income will show 10% gross. Will trade for stock of dry goods or stock of dry goods and shoes, and will assume a reasonable indebtedness. Herbert D. Lyon, Owosso, Mich. 457

For Sale—Grocery, soft drink and ice cream parlor. Cream buying station in connection. Doing a fine business. Address No. 458, care Michigan Tradesman.

458

EOP. SALE—Pattery, shop, with grow-

FOR SALE—Battery shop with growing business outside of Grand Rapids. Good location, good reasons for selling. Inquire at 242 Jefferson Ave. after 5 p. m.

Wanted—Position as hardware clerk by an old hardware man. Temporarily out of business. Would buy small stock in good small town. Address No. 460, care Michigan Tradesman. 460

care Michigan Tradesman. 460

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company. Grand Rapids.

For Sale—Grocery store with good living rooms above. Good location. I must change climate. Address Lock Box 273, Alma, Mich.

Bell Phone 596 Citz. Phone 61366 JOHN L. LYNCH SALES CO. SPECIAL SALE EXPERTS Expert Advertising Expert Merchandising 209-210-211 Murray Bldg. GRAND RAPIDS, MICHIGAN

SALESBOOKS—Let us quote on your next order. Salesbook Service Company, Palmer, Negaunee, Michigan. 434

Greene Sales Co., Special Sales Conductors, 212 E. Main St., Jackson, Mich.

For Exchange—A1 120 acre farm, for grocery or general merchandise stock. One mile from Litchfield, good buildings, best of soil, stock and tools included. D. P. Hall, Route 2, Litchfield, Mich.

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

For Sale—General stock and store.
Doing good business. Near Pleasant
Lake. Reason for selling, ill health.
Clara L. Sullivan, Munith, R. I., Mich.
439

For Sale—Toledo computing butchers or grocers scale. Weighs thirty pounds. New, used thirty days. Cost \$175, quick sale, \$125. L. K. Storms, Centreville.

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

For Sale or Rent—A brick building three stories high and a basement, 50 feet wide and 116 feet long. Suitable for furniture or department store. Address J. M. Kavanaugh, Jackson, Mich. 435

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit.

Watson-Higgins Mlg.Co. GRAND RAPIDS, MICH.

Merchant Millers

Owned by Merchants

Products sold by Merchanta

Brand Recommended hy Merchants



New Perfection Flour

Packed In SAXOLIN Paper-lined



FIRE AND BURGLAR PROOF

SAFES

Grand Rapids Safe Co.

Tradesman Building



Weekly Record of the Local Bankruptcy Court.

Grand Rapids, Aug. 8—On this day was received the schedules, order of reference and adjudication in the matter of Otto R. Hall. The matter has been referred to Benn M. Corwin, as referee in bankruptcy. The bankrupt is a laborer of the city of Grand Rapids, Michigan. The liabilities of the bankrupt are in the sum of \$1,002.50 and he schedules assets in the sum of \$250, all of which are claimed as exempt to the bankrupt. The following are the creditors of the bankrupt: Young & Chaffee Furniture Co., Grand Rapids (title contract) \$40.00

Dr. James G. Campbell, Grand
Rapids
Dr. W. B. Matthews, Grand Rapids
Liberal Clothing Co., Grand Rapids
Eli Cross, Grand Rapids 20,00
D. Fortuin, Grand Rapids 200,00
D. Fortuin, Grand Rapids 15,00
A. Bruker, Grand Rapids 6.70
B. Fox. School Equipment Co.,
Grand Rapids 76,00
Cornelius N. Kwant, Grand Rapids 25,00
L. E. Phillips, Grand Rapids 25,00
Charles N. McCarthy, Grand Rapids 10,00
Roval Tea Co., Grand Rapids 3,00
The first meeting of creditors in this matter will be held on August 26, at 9 a. m.
In the matter of Elba A. Hicks, bank-

The first meeting of creditors in this matter will be held on August 26, at 9 a. m.

In the matter of Elba A. Hicks, bankrupt No. 1969, the first meeting of creditors will be held August 23, at 10 a. m. Funds having been provided for the case, the above mentioned date has been set by the court.

Aug. 9. In the matter of J. J. Bauser, bankrupt No. 1967: On this day the first meeting of creditors was held, and the following proceedings had: The bankrupt was present in person. Creditors were present in person. Several claims were proved against the estate of the bankrupt. Frank V. Blakely, of Grand Rapids, was chosen as trustee and the amount of his bond fixed in the sum of \$2.000. The meeting was then held open until the following day to allow the consideration of the several petitions to reclaim various portions of the assets of the bankrupt. The following day the bankrupt was present in person and was sworn and examined by the referee without a reporter. The several secured claims and petitions for reclamined that decision be reserved to permit counsel to file briefs if they so desired. An order was made allowing a certain gumvending machine to be reclaimed, and the trustee was directed to deliver the property to the petitioner. The first meeting of creditors was then adjourned without date.

Aug. 10. On this day the schedules, order of reference and adjudication were received in the matter of George A. Sevrey, bankrupt No. 1972. The matter has been referred to Benn M. Corwin, as referee, and who also has been appointed temporary receiver of the estate. The bankrupt is located at Coopersville and conducted a retail implement business. The petition of bankruptcy was voluntary. The bankrupt lists assets in the sum of \$18.592.42. The first meeting of creditors in this matter will be held at the office of the referee in bankruptcy, August 23, at 9 a. m. A list of the creditors of the bankrupt are as follows:

Amost Stockhill, Coopersville, (preferred)

Following are holders of trade accept-ances:

Moline Plow Co. M

ville _______1,500.00 Following are holders of trade accept-Following are holders of trade acceptances:

Moline Plow Co., Moline, Ill. 384.00
United Engine Co., Lansing 400.00
Massey-Harris Harvester Co.,
Inc., Lansing 146.15
The Burch Plow Works Co.,
Crestline, Ohio 126.00
Moore Plow & Implement Co.,
Coopersville Co., Albion 1,191.30
Clemens & Gingrich Co., Grand
Rapids 416.71
American Seeding Machine Co.,
Springfield, Ohio 322.00
William Heaton, Slocum 500.00
Peoples Savings Bank, Coopersville (note) 900.00
Coryell Sevrey, East Jordan, (note) 125.00
Bellaire State Bank, Bellaire, (note) 100.00 State Bank, Bellaire, 125.00 Jewell, Coopersville, | Robert Jewell, Coopersville, (note) | 26.00 | Western Oil & Gasoline District Agency, Flint (note) | 100.00 | Following debts on open account: American Seeding Machine Co., Springfield, Ohio | 42.03 | Akron Cultivator Manufacturing Co., Akron | 8.00 | E. F. Avery & Sons, Toledo | 4.43 | Clemens & Gingrich Co., Grand Rapids | 57.07

Rapids _____ Sons, Grand

Enterior Rapids

Emerson-Brantingham Implement
Co., Indianapolis

Empire Cream Separator Co.,

1.013.50

MICHIG	AN
Bloomfield, N. J	478.63
Freeland Sons Co., Sturgis	3.85 72.00
Geson Oil Co., Grand Rapids	23.90
Grand Rapids Oil Co., Grand	3.60
Rapids The Great Western Oil Co., Grand Rapids	34 30
Higman Package Co., Grand	231.25
Haven Holland Ladder & Manufacturing Co., Holland Lee Tire & Rubber Co., Grand	
Co., Holland Lee Tire & Rubber Co., Grand	42.18
Rapids McIntyre Burrell Co., Green Bay	276.26
The F. C. Mason Co., St. Johns	$\frac{286.45}{35.07}$
The Newton-Rotherick Manufac-	2.00
The Ohio Rake Co., Dayton	79.76
Lee Tire & Rubber Co., Grand Rapids McIntyre Burrell Co., Green Bay The F. C. Mason Co., St. Johns The Merrell Co., Toledo The Newton-Rotherick Manufacturing Co., Chicago The Ohio Rake Co., Dayton Oliver Chilled Plow Works, South Bend South Bend Chilled Plow Co.,	37.00
South BendStoughton,	68.83
Wis	1.92
Wis. Tuttle & Bailey Manufacturing Co., New York Tish Auto Supply Co., Grand Ranids	5.38
Rapids	6.18
Rapids E. L. Wellman Co., Grand Rapids The Whitaker Manufacturing Co.,	10.49
Chicago William Heaton, Slocum Dick Dyke, Coopersville Joseph Dyke, Coopersville William Hohart, Coopersville Chas. P. Lillie & Sons, Coopers-	$12.43 \\ 101.00$
Dick Dyke, Coopersville	$213.16 \\ 35.00$
William Hohart, Coopersville	45.00
Chas. P. Lillie & Sons, Coopers-	57.46
Ray Graham, Coopersville	20.20
Ed Crawl, Coopersville	15.36
William Hohart, Coopersville Chas. P. Lillie & Sons, Coopers- ville Ray Graham, Coopersville Ed Crawl, Coopersville Perd Taylor, Coopersville Alice Root, Coopersville United Home Telephone Co., Coopersville Arthur Hamilton, Coopersville	70.00
Coopersville	25.00
Arthur Hamilton, Coopersville	30.00
Gerry Walling, Coopersville	27.00
A. E. Bonner, Coopersville Implement Dealers Fire Insurance	05.21
United Home Telephone Co., Coopersville Arthur Hamilton, Coopersville	190.96
vator Co., Coopersville	$\frac{66.90}{40.00}$
Coopersville Observer, Coopers-	10.00
Ravenna Times, Ravenna	$\frac{40.00}{1,000.00}$
Michigan Tradesman, Grand	3.00
Rapids The following are notes that sho paid by maker, drawer or indorses	ould be
represent the total of several note	s run-
represent the total of several note ning to the same payee: Peoples Savings Bank, Coopers-	84.00
Ville Co Molino	104 30
E. Klatt, Conklin	$90.00 \\ 117.50 \\ 120.00$
William Heaton, Slocum	$120.00 \\ 57.50$
Illinois Moline Flow Co., Moline E. Klatt, Conklin L. Shipper, Coopersville William Heaton, Slocum Melvin Knoles, Ravenna Illinois Moline Plow Co., Moline Peoples Savings Bank, Coopers- ville	60.00
Peoples Savings Bank, Coopers-	1,726.01
Empire Cream Separator Co.,	79.00
Bloomington, N. J.	3,449.03
On this day were also receive	ed the
judication in the matter of Fred I	E. Mil-
been referred to Benn M. Corw	vin, as
referee in bankruptcy, and who all been appointed receiver. The ba	nkrupt
operated a retail implement busing	ness in
schedules of the bankrupt list as	sets in
the sum of \$1,010 and liabilities	in the
creditors will be held at the office	of the
on August 23, at 11 a. m. A list	of the
Peoples Savings Bank, Coopersville On this day were also receives chedules, order of reference at judication in the matter of Fred I ler, bankrupt No. 1973. The mattbeen referred to Benn M. Corwreferee in bankruptcy, and who abeen appointed receiver. The batten operated a retail implement busing the village of Pierson, Michigan schedules of the bankrupt list asten of \$4.001 and liabilities sum of \$4.002.3. The first meet creditors will be held at the office referee, in the city of Grand on August 23, at 11 a. m. A list creditors of the bankrupt are as famerican Express Co., Grand	ollows:
American Express Co., Grand Rapids Parker Plow Co., Richmond	71.98
Michigan Phonograph Co., Grand	259.66

Rapids
Geo. H. Schweier, Grand Rapids
O. R. Butler Co., Grand Rapids
Union Steel Products Co., Albion

National Grocer Co., Grand Rapids	33.23
A. E. Brooks Candy Co., Grand	
Rapids	64.45
National Harrow Co., Des Moines	68.00
Perkins Corp., Mishawake, Ind	200.00
Sun Oil Co., Grand Rapids	50.00
Sinclair Refining Co., Grand	
Rapids	47.00
Standard Oil Co., Grand Rapids	73.00
T. J. Kinney, Sand Lake	396.00
Singer Sewing Machine Co.,	
Owosso	41.00
	136.00
Hunt, Helm, Ferris & Co., Har-	200.00
vard. Ill	150.00
Barclay, Ayers & Bertsch Co. (not l	
Michigan Hwe. Co., (not listed)	isccu,
Harry Rowe, Alma	50.00
Butler Bros Co., Chicago	334.00
G. H. Hadley Co., Chicago (not	331.00
ascertained)	
	360.00
	300.00
Davidson Dietrick & Co., Evans-	86.00
ville	86.00
General Cigar Co., Grand Rapids	
(amount not known)	
Reutcher Mfg. Co., Hamburg,	
(state and amount not known)	

(state and amount not known)
Aspinwall Manufacturing Co.,
Jackson (amount not known)
Noyer, Jackson (amount not known)
Buggy Co., Elkhart, (amount not known)
Buggh Co., Elkhart, (amount not known)
Detroit Vapor Stove Co., Detroit,
(amount not known)

Advance Stove Works, Evans-
Advance Stove Works, Evans-
ville, (amount not known)
Standard Sanitary Manufacturing
Co., Chicago (amount not known)
Chas. Sanitell, Pierson 135.00
Nickols & Todson Co., New York 160.00
Texaco Oil Co., Grand Rapids 60.00
Miller Tire Co., Grand Rapids 47.00
M. P. Merrin, Sand Lake 100.00
F. B. Long, Sand Lake 25.00
Steel Hay Rack Co., Kentland, Ind. 41.00
Swedish Separator Co., Chicago 195.00
Marley Bros., Saginaw 38.00
Citizens Telephone Co., Grand
Rapids 26.00
Howard City Record, Howard City 16.00
Warner Implement Co., Hammond, Ind.
(amount not stated)
C. W. Calder, Grand Rapids, (amount
C. II. Calder, Grand Pulpido, (amount

(amount not stated)
C. W. Calder, Grand Rapids, (amount not stated)
American Seeding Machine Co., Springfield, (amount not stated)
Louden Manufacturing Co., Chicago, (amount not stated)
F. C. Mason, St. Johns (amount not stated)
M. H. Holcomb, Grand Rapids (amount not stated)
Aug. 11. In the matter of the Chas. E. Bartlett Co., bankrupt No. 1939, as special hearing was held to allow the attorneys to present their respective contentions regarding the petition of the Economy Bag Closing Machine Co., to reclaim one machine from the assets of the estate. The petitioner was represented by Butterfield, Keeney & Amber, while the trustee was represented by Chas. Owen. The referee found, after consideration of the material presented to him, that the petitioner was entitled to reclaim the property from the fact that it was a conditional sale to the bankrupt company.

to him, that the petitioner was entitled to reclaim the property from the fact that it was a conditional sale to the bankrupt company.

Aug. 12. On this day was held the first meeting in the matter of Allen H. Gittleson, bankrupt No. 1963. The bankrupt was present in person. Matt N. Connine was present for petitioning creditors. Several claims were proved against the estate. John Olson, of Muskegon, was chosen trustee and the amount of his bond fixed by the referee in the sum of \$3,500. The bankrupt was sworn and examined without a reporter. This also was the day set for the sale of the assets of this estate and several buyers were present to bid on the stock. After spirited bidding the stock was struck off to Baxter & Reide, for the sum of \$2,750. The first meeting of creditors was then adjourned to August 23, at 11 a. m.

On this day was also held the first meeting of creditors was then adjourned to August 23, at 110 a. m.

On this day was also held the first meeting of creditors in the matter of Boyes & Blandford, bankrupt No. 1965. Smedley, Linsey & Shivel present for the bankrupt. Carol, Kirwin & Hollway present for petitioning creditors. Raymond Visscher: Irwin Trusch; Travis, Merrick, Warner & Johnson; Wicks, Fuller & Starr were present for various creditors. Mr. Partlow was present for the State Highway Department. Several claims were proved. The Grand Rapids Trust Company was chosen as trustee and the amount of its bond fixed in the sum of \$5,000. A report was received from the highway department as to the condition of the various contracts that the bankrupt had with the department. Both the examination of the bankrupt and the hearing on contested claims were adjourned to September 21, 1921, at 9 a. m.

On this day was issued to final distribution in the matter of Patrick J. Mecormac, bankrupt No. 1912. A dividend of 50 per cent. was paid to the several labor claimants. There are no more funds in this estate and nothing remains to be done, save to make the several formal closing orders and return the f

Review of the Produce Market.

Apples - Red Astrachan and Duchess command \$2@2.25 per bu.

Bananas-5½c per 1b. Beets-Home grown, 40c per doz.

bunches. Butter-The market is lower on all

grades. Local jobbers hold extra creamery at 39c in 63 lb. tubs and 40c in 40 lb. tubs.

Cabbage-Home grown, \$2.25 per Carrots-Home grown, 35c per doz.

bunches. Celery-Home grown, 30@40c per

doz. stalks; large size, 55c. Cocoanuts-\$1.10 per doz. or \$9 per sack of 100.

Cucumbers-\$1.25 per doz. for home grown hot house; garden grown, 75c per doz.

Eggs-The market continues firm. Local dealers now pay 34c f. o. b. shipping point.

Green Onions-Silverskin, 20c per

Honey Dew Melons-\$3 per crate of 8 to 9.

Lemons-Sunkissed are now quoted as follows: 300 size, per box _____\$8.50

270 size, per box _____ 8.50 --- 8.00 240 size, per box ----Choice are held as follows:

300 size, per box _____\$7.50 270 size, per box _____ 7.50 7.00 240 size, per box _____

Lettuce-Home grown leaf, \$1.50 per bu.; head, \$2 per bu.; Oregon head lettuce \$6.50@7 per crate.

Muskmelons-Michigan Osage, \$2 for 10x10; \$2 for 11x11; \$2.25 for 12x 12; Hoodoos, \$2.25 per crate and \$1.40 per basket.

Onions-California, \$4.50 per 100 lb. sack; Virginia, \$2 per hamper; home grown, \$2 per bu.; Spanish, \$3 per crate.

Oranges-Fancy California Valencias now sell as follows: 150 _____ 7.75

288 _____ 7.50 Parsley-60c per doz. bunches.

Peaches-A few St. Johns are coming in and finding an eager market on the basis of \$4.75@5.25 per bu.

Pears-Flemish Beauty, \$3.50 per bu.

Peppers-Home grown, \$1.50 per

Plums-Guiis, \$4.25 per bu.; Brad-

shaw, \$4.50 per bu.
Potatoes — White Cobblers from New Jersey fetch \$6.50 for 21/2 bu. sack; home grown, \$2.25 per bu.

Radishes-20c per doz. for home

Spinach-\$1.50 per bu. for home grown.

String Beans-\$2.50 per bu.

Sweet Corn-30c per doz.

Sweet Potatoes-Illinois kiln dried commands \$2.75 per 50 lb hamper.

Tomatoes-Home grown hot house, 75c per 7 lb. basket; garden grown, 60c per 7 lb. basket.

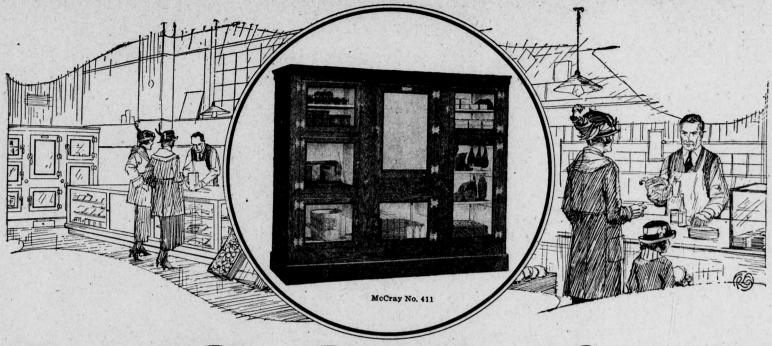
Wax Beans-Home grown, \$2.50

Water Melons-40@60c for Georgia grown.

Whortleberries-\$5@5.50 per 16 qt.

Experts say that California evaporated apples are undesirable, being flavorless, but that apples which are grown and evaporated in Idaho and some that are evaporated in Oregon are in every respect equal to New York grades, which are the highest standard. The varieties of fruit used in evaporating have much to do with quality and apples grown where there is a dependable and normal rain fall are the best for evaporating, being supplied with more malic acid, which means flavor in the fruit.

If well bought is half sold, then well displayed is two-thirds merchandised. The Zahn Dry Goods Company of Racine, Wis., leaves hosiery in the open boxes, marks the price with prominent tickets and leaves the display on the top of the glass show case. A customer is free to handle the goods and select her own purchase. The loss in orderly appearance and from petty thieving is overbalanced by the increased sales.



REFRIGERATORS for ALL PURPOSES

IN considering a refrigerator there is just one thought you have in mind: "What will it do for me?" A McCray Refrigerator will save you money—absolutely save you money.

The McCray is built to cut out the waste due to spoilage. You know that this waste accounts for one of the biggest losses in your business and, as thousands of McCray users will gladly tell you, McCray Refrigerators and Coolers cut spoilage waste to the absolute minimum.

Remember—the McCray principle of construction has been developed on the basis that the grocery and meat

business depend upon efficient refrigeration. The patented McCray system assures this: giving positive cold, dry air circulation throughout the storage chambers. McCray walls are constructed of materials that have the greatest heat repelling qualities. The McCray display features insure constant and effective showing of goods.

You can make your refrigerator or cooler pay for itself. Our special payment plan enables any grocer or butcher to secure any McCray Refrigerator or Cooler and pay for it while it is in use.

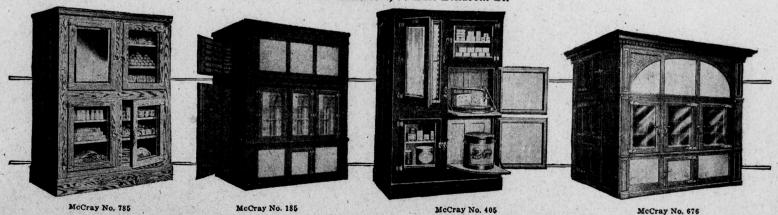
SEND FOR CATALOG—No. 72 for Grocery Stores, Delicatessen Stores No. 64 for Meat Markets

No. 53 for Hotels, Restaurants No. 95 for Residences

McCRAY REFRIGERATOR COMPANY

5144 Lake Street, KENDALLVILLE, INDIANA

Detroit Salesroom, 36 East Elizabeth St.







There is No Limit to Your Market

EALERS who sell Boss Work Gloves are not restricted to any one class of customers. For Boss Work Gloves are needed by everyone. Handworkers need them at their daily tasks. Men, women, and children need them around the house and garden. Automobile owners have dozens of uses for Boss Work Gloves around their machines.

The turnover on Boss Work Gloves is exceptionally fast. For the big Boss advertising campaign has created a nation-wide demand for them. This advertising appears every month in a long list of national publications. It is the policy to continue this advertising year after year. So Boss dealers can expect a constantly increasing volume of sales.

Carry the complete line of Boss Work Gloves, and you can fill every work-glove requirement. Stock all styles in ribbed, band and gauntlet wrists; and in sizes for men and women, boys and girls.

The Boss Line includes highest quality leather palm, jersey, ticking, and canton flannel gloves and mittens.

THE BOSS MANUFACTURING COMPANY Sales Offices: Kewanee, Ill.—Brooklyn, N. Y.

These are the Trade-marked gloves

- THE BOSS MEEDY—best quality, medium weight canton flannel.

 THE BOSS HEVY—very best quality, heavy weight canton flannel.
- THE BOSS LETHERPOM heavy canton flannel with tough leather on palms, fingers and thumbs.
- thumbs.

 THE BOSS JERZY—highest quality cotton jersey cloth in many colors.

 THE BOSS XTRA HEVY—finest grade of extra heavy canton
- THE BOSS WALLOPER—highest quality, heaviest weight canton flannel.
- ton flannel.

 THE BOSS TIKMIT—Roomy mittens made of ticking that wears like iron.

 THE BOSS ELASTO—strong canton flannel. Made by a patented process in one weight only.

BOSS GLÖVES